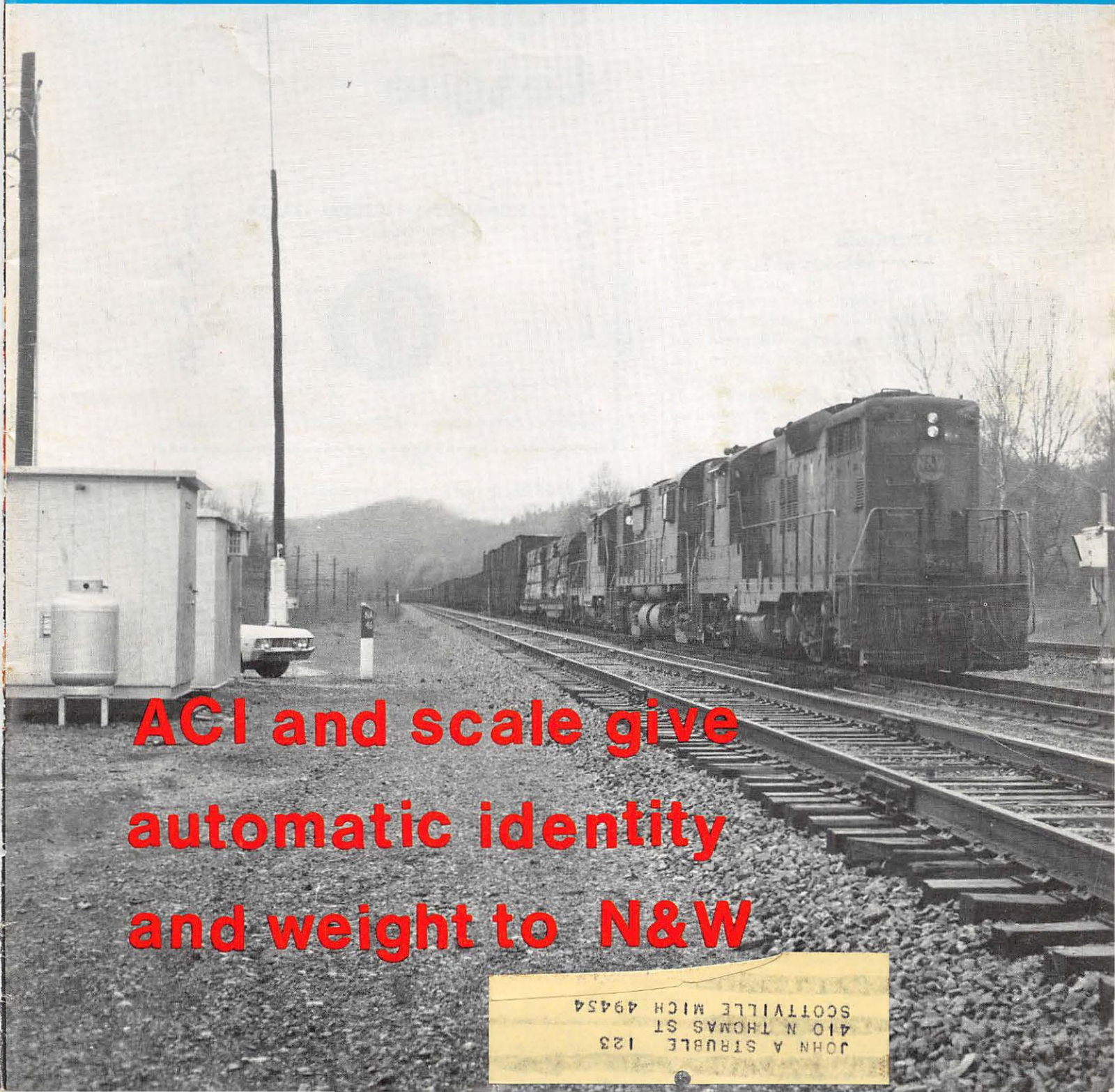
DECEMBER 1974

# THE SIGNALMAN'S JOURNAL



## ACI and scale give automatic identity and weight to N&W

JOHN A STRUBLE 123
410 N THOMAS ST
SCOTTVILLE MICH 49454

*Make a $2 investment in good government*

# Support the Signalmen's Political League

**ATTENTION!**

To All Members of our B of RS Family. — All of you are aware that Federal Law prohibits the expenditure of union dues for political purposes. Therefore, our Signalmen's Political League was established in order to pursue and achieve Signalmen's goals via the contribution of voluntary funds from members of our B of RS Family. In 1974, the success of our efforts, aided by contributions from our Signalmen's Political League Members, were most meaningful to our entire Brotherhood and their families. The enactment of H.R. 15301, known as the Railroad Retirement Bill into law, despite an 11:00 o'clock veto by the President, is only one example of how these monies were used. Past experience has shown that rules governing our collective welfare can be wiped out in a single bill in Congress and it is most important that we have the funds and friends available for that political arena. Again, we urgently request you to join us in 1975.

(CUT ON LINE)

S P L

**SIGNALMEN'S POLITICAL LEAGUE**

*Membership Card*

Issued to

1975

C. J. Chamberlain
President
Signalmen's Political League

R. T. Bates
Secretary-Treasurer
Signalmen's Political League

(CUT ON LINE)

**To: R. T. Bates, Secretary-Treasurer, Signalmen's Political League, 601 West Golf Road, Mt. Prospect, IL 60056**

I am enclosing $2.00 to help the Signalmen's Political League carry out its campaign for good government. It is understood that my request for membership in the Signalmen's Political League is voluntary.

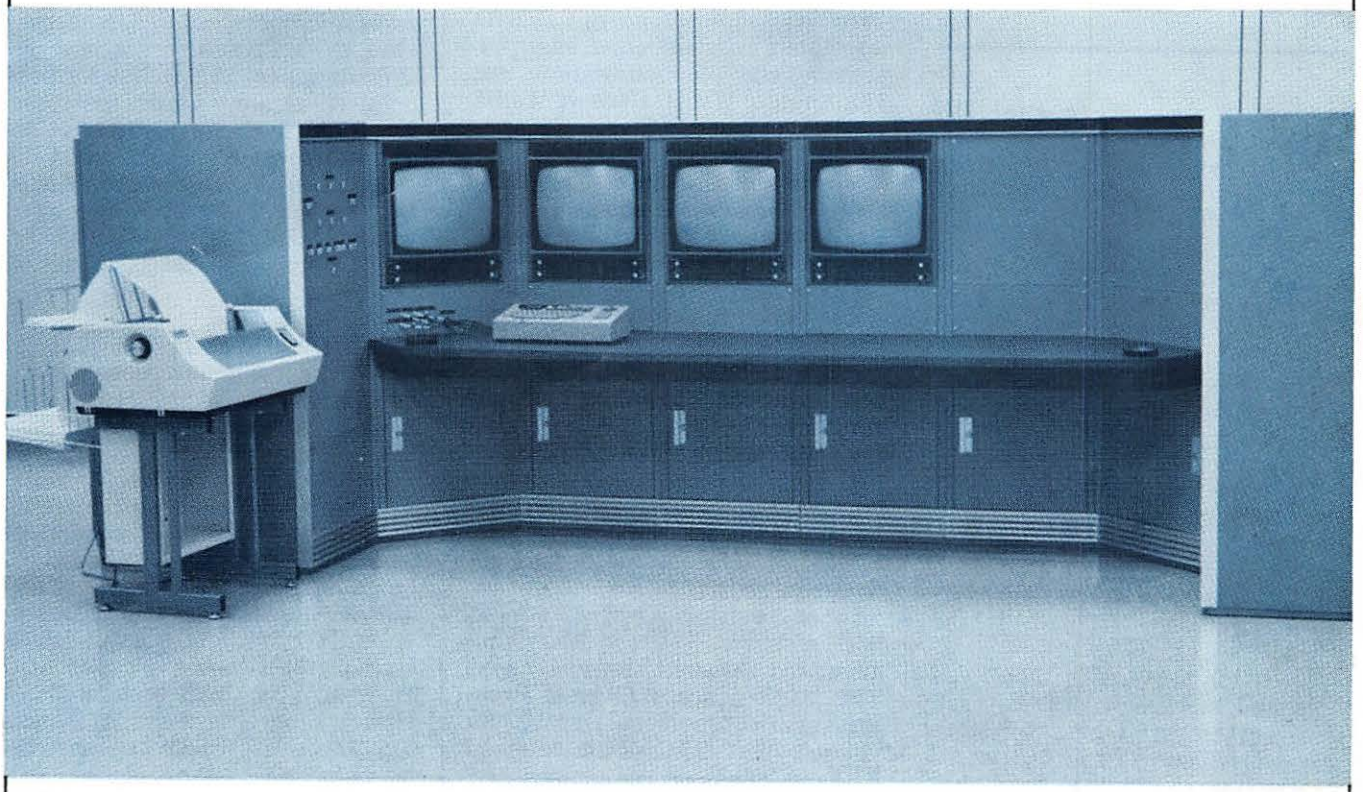
**Name** _____

**Address** _____

**City** _____ **State** _____ **Zip Code** _____

A copy of our report filed with the appropriate supervisory officer is available for purchase from the Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402.

# TRAFFIC MASTER II™
# COLOR VIDEO cTc AND NX



**FAST:**
Combines keyboard control with the high speed processing capabilities of a digital minicomputer.

**COMPACT:**
Over 150 miles of cTc territory on each overview CRT.

**EFFECTIVE:**
Color CRTs provide fast, accurate recognition of conditions in the controlled territory.

**VERSATILE:**
Provides all basic controls, plus a wide selection of auxiliary controls, such as track or signal blocking, maintainer call, and snow melter.

**"MIS" CAPABILITY:**
Satellite CRTs with keyboards can be strategically located to provide supervisors with current operating status.

**FLEXIBLE:**
Switchover to a standby CRT (optional) provides a degree of flexibility which is unattainable with a conventional engraved panel console.

**EXPANDABLE:**
Field locations may be added or changes made on the overview CRT by reprogramming computer — no expensive engraved panel revisions or additions as with conventional consoles.

For more information, ask for Development D01.0200

**GENERAL RAILWAY SIGNAL COMPANY**
A UNIT OF GENERAL SIGNAL
ROCHESTER NEW YORK 14602
ATLANTA BOSTON CHICAGO MONTREAL NEW YORK OAKLAND ST LOUIS ST PAUL WASHINGTON

3599

# Letter

St. Paul, MN

**To the President:**

My husband, until retirement in 1971, was a signalman in the Great Northern signal shop in St. Paul, MN. Upon retirement, for us and many more, there wasn't even a last vacation trip to look forward to after all the years of work. So, we had four days before April 30, 1971, and went to Winnipeg, Man. One day up, two days there and one day coming home, and then Amtrak shut the door.

No man loved his work more and no employee was ever more loyal and conscientious than my husband at his work. We both loved our "Great Northern Railroad." Now Burlington Northern is the name.

My letter today is to thank you because I know how tirelessly you have worked with others to restore travel privileges to railroad men.

"The Travel Privilege Card" has arrived and both of us are so happy! I hope my husband will recover soon from a hospital trip—very unexpected. My one hope is to be able to use this card when spring dresses the world in lovely green and beautiful colored blossoms.

We enjoy natural scenery and this wonderful United States of America is a vast and beautiful country with our ever changing scenery as trains which we love glide, mile after mile, across this land.

Instead of obliterating people, this government should, instead, return to the idea of having more passenger trains, not less first class, so Americans could and would travel to see and enjoy this beautiful land which is Ours, instead of taking off for Europe and other foreign places—spending their money to enrich those countries, while they scarcely know the land of their birth.

Again, thank you and may God give you special blessings for your wonderful guidance and effort in behalf of the Signalmen. We are proud to be part of that family.

**Mrs. Edward A. Anderson**

# People

CHESSIE SYSTEM: **Arthur C. Trimble,** superintendent signals, appointed assistant chief engineer-signals and communications, at Huntington, WV. **J. Herbert Wallis,** superintendent communications, appointed superintendent S&C engineering. **Joe M. Beavers,** engineer signals, appointed superintendent S&C maintenance and construction. **George W. Kearney,** manager communications engineering and operations, appointed assistant superintendent S&C construction. **Wayne Cartee,** engineer signal materials and standards, appointed assistant superintendent S&C standards. **Hollis G. Helton,** assistant engineer signals maintenance, appointed assistant superintendent S&C maintenance. **Billy L. Morris,** engineer signal development and design, appointed assistant superintendent S&C engineering. **Cecil A. Stokes,** S&C engineer, Western Maryland, appointed assistant superintendent S&C maintenance. **William E. Brenner,** district engineer signals, appointed chief S&C design. **Robert R. Pace,** engineer communications inside plant, appointed chief S&C estimates. **Wilbur R. Mohler,** signal supervisor Cumberland, MD, appointed supervisor S&C training.

DENVER & RIO GRANDE WESTERN: **P. B. Krowell** appointed computer and electronic supervisor, signal department at Denver.

OKONITE COMPANY: **Hugh O. Coleman, Jr.,** appointed sales representative at Los Angeles.

ROCK ISLAND: **W. M. Carter,** has been appointed assistant signal supervisor at Fort Worth, TX. **C. E. Johnson,** appointed signal inspector at Silvis, IL.

LOUISVILLE & NASHVILLE: **Frank G. Garrett,** assistant to superintendent signals, appointed office engineer signals. **Victor R. Stansberry,** signal inspector-electronics, appointed assistant supervisor-electronics. **W. G. Cassidy,** assistant circuit designer, appointed signal repair foreman. **F. W. Booker,** general signal construction supervisor at Louisville, appointed supervisor signals, Atlanta, GA. **Gerald L. Dunaway,** assistant general signal construction supervisor, Louisville, appointed assistant signal supervisor, Knoxville, TN. **Darwin L. Jones,** assistant circuit designer, appointed signal supervisor, Louisville. **John W. Stokes,** junior training engineer, Louisville, appointed assistant supervisor signals, Evansville, IN. **J. Clyde Bennett,** lead circuit designer and estimator, appointed senior signal designer. **Robert L. Taylor,** signal circuit designer, appointed senior signal designer. **Paul D. Womack** and **Roger D. Owens,** draftsmen appointed signal designers. **Harold F. Sharp,** signal repair foreman, appointed signal designer.

MILWAUKEE ROAD: **R. W. Ivey,** signals & communications supervisor at Marion, IA, retired December 31, 1973.

NORFOLK & WESTERN: **Leslie A. Gill,** signal supervisor at Bluefield, WV, appointed supervisor S&C at Roanoke, VA. **William A. Leighton,** assistant supervisor S&C at Princeton, WV, appointed supervisor S&C at Bluefield, WV. **Jack D. Daniel,** assistant supervisor S&C at Williamson, WV, appointed assistant supervisor S&C at Princeton. **Irvin H. Wood,** assistant supervisor S&C Portsmouth, OH, appointed assistant supervisor S&C at Williamson, WV. **Jack E. Hartfield,** engineer, communications and signal maintenance, Philadelphia, Penn Central, has been appointed manager signals-system with headquarters at Roanoke, VA. **John D. Muskopf,** appointed assistant engineer S&C, St. Louis, succeeding **J. B. Morris,** deceased. **Charles B. Gordon,** signal maintainer, Kermit, WV, appointed assistant supervisor S&C, Portsmouth, OH.

**Joseph R. Neikirk,** senior vice-president, Erie Lackawanna, appointed vice-president labor relations, succeeding **E. A. Manetta,** retired to become vice-president manpower for the U.S. Railway Association.

OKONITE COMPANY: **Joseph R. Artime,** appointed sales representative at St. Louis district. **Robert A. Buente,** sales representative St. Louis, appointed manager Salt Lake City district. **Johtn F. Coyle,** manager Salt Lake City district, appointed manager San Francisco district. **Frank D. Rimkus** appointed sales representative Detroit district.

**Joseph P. Wenski** appointed sales representative San Francisco district. **Ronald W. Dearwater** sales representative San Francisco district, appointed manager Denver district. **Frederick D. Green** appoint sales representative Washington, D.C. district.

PORTEC, INC: **James A. Miller,** president and chief operating officer, elected chief executive officer in addition to his other duties, succeeding **John S. Newton,** who has retired.

ROCK ISLAND: **Walter B. Johnson,** signal engineer, appointed superintendent signals. **Donald L. Johnson,** assistant signal engineer, appointed signal engineer. **G. W. Lash,** appointed assistant to the general superintendent C&S. All men are headquartered at Chicago, IL.

SOUTHERN PACIFIC: **Kenneth C. Titsworth,** assistant signal supervisor, Ennis, TX, has retired.

CHESSIE SYSTEM: **Charles Weaver,** signal inspector at Benwood, WV, retired July 1.

DENVER & RIO GRANDE WESTERN: **J. D. Holm,** appointed assistant signal supervisor at Denver.

ELGIN, JOLIET & EASTERN: **Kenneth P. Elliott,** appointed signal design testing supervisor, at Gary, IN.

SAFETRAN SYSTEMS CORPORATION: **Ronald Rudnicki,** formerly with the signal department, Soo Line, appointed sales and service engineer-Northern Region with headquarters at Minneapolis. **Ronald G. Robbins,** sales and service engineer at Minneapolis, appointed manager Southeastern Region with headquarters at Conyers, GA. **Robert F. Thompson,** sales and service engineer at Louisville, transferred to Conyers in the Southeastern Region. **S. L. Fisher** appointed sales and service engineer-Central Region, with headquarters at Chicago. **P. L. Buttram,** sales and service engineer-South Central Region, will be headquartered at Grain Valley, MO. **J. R. Batema,** sales and service engineer-Western Region at Cucamonga, CA. **B. R. Merta,** formerly Eastern Region manager, Edison Battery Division, McGraw-Edison, appointed manager-Central Region with headquarters at Louisville, KY.

SANTA FE: **R. N. Snodderly** appointed traffic control system engineer at Los Angeles. **L. W. Ballantyne** appointed general signal supervisor there. **C. F. Duggins** appointed signal supervisor at Winslow, AZ. **J. M. Roy** appointed assistant signal supervisor at Winslow. **R. W. Jones** appointed assistant engineer, **A. J. Lehman** appointed circuit designer and **R. E. Lewis** appointed signal draftsman in the signal engineer's office at Los Angeles. **Paul Dolph,** assistant engineer, appointed assistant signal supervisor, Wellington, KS. **Anthony Murray,** formerly signal draftsman, Topeka, appointed assistant engineer and **John Cromie** appointed signal draftsman at Amarillo, TX.

SOUTHERN: **James E. Bradley,** general supervisor C&S, has been appointed supervisor C&S at Raleigh, NC. **Clyde D. Helton,** foreman C&S, appointed C&S supervisor at Somerset, KY. **Elbert O. Housley,** detector analyst, has been appointed electronic specialist C&S, Atlanta, GA. **Max E. Liles,** telephone maintainer, appointed supervisor C&S, Manassas, VA.

SOUTHERN PACIFIC: **Ernest A. Jolet,** signal repairman at Houston has retired. **Bryant J. Alford,** signal supervisor-engineering at Houston, TX has retired.

U. S. RAILWAY ASSOCIATION: **Paul F. Cruikshank, Jr.,** president Fort Worth & Denver Railway, appointed vice president planning and coordination. **Edward G. Jordan,** president of Pinehurst Corp., an insurance underwriting firm, has been named president.

CHICAGO & NORTH WESTERN TRANSPORTATION CO.: **Vernon S. Mitchell,** signal engineer, appointed assistant chief engineer signals.

SANTA FE: **B. J. Hutton,** signal engineer, Topeka, KS, appointed assistant superintendent of signals —system with headquarters at Chicago, IL.

GRAND TRUNK WESTERN: **John H. Burdakin,** executive vice-president appointed president succeeding **Dr. Robert A. Bandeen.**

# Obituaries

**Fred W. Woodeschek,** retired foreman and signal maintainer, Florida East Coast at Delray Beach, FL, died recently. Brother Woodescheck retired in 1965 after serving 32 years with the railroad. He also served on the grievance committee.

**Herbert Fandrich,** retired signal maintainer, Chicago & North Western at Oxford, WI, died recently. He had served 40 years with the railroad when he retired in February 1952. Brother Fandrich had been a member of Madison Local No. 39.

**Harry N. McGinnis,** retired signal maintainer, Seaboard Coast Line, Monroe, NC, died August 11, 1974. Brother McGinnis had retired in 1971 after completing 28 years of service with the railroad. He was a member of former Local No. 105.

**David R. Locke,** retired signal maintainer, from the Santa Fe at Fullerton, CA, died recently. Brother Locke had completed 30 years of service on the railroad when he retired in 1954. He was a member of Mission Local No. 156. Following retirement he moved to Spring City, TN.

**John J. Rooney,** retired signal maintainer on the former New Haven at Bridgeport, CT, died in March. He retired in 1960 after having served 44 years with the railroad.

**George W. Hahn,** retired signalman for the Pennsylvania-Reading Seashore Lines at Atlantic City, NJ, died last July. Brother Hahn was 86 years of age. He retired in 1953 after serving 40 years on the PRSL and former Pennsylvania. He was a mmber of Victor Local No. 58.

**Paul M. Noeller,** retired signal maintainer, Rock Island Lines, Des Moines Division, died recently. He was a member of Pioneer Local No. 23.

# Seasons Greetings To Our Members and Friends

With the approach of another Christmas season, we pause to reflect upon the past and to renew our faith in the future. Your Grand Lodge Officers wish to join with our Brotherhood's members and their families in this spirit of renewal and rejuvenation.

We extend our sincere wishes to you and yours. May the peace, contentment and understanding that abounds during this happy season remain throughout the coming year.

Our sincere thanks and appreciation to each of you for your continued support and understanding in our efforts to make our Brotherhood a vital service organization. We will continue to do our best to serve you well and to justify your trust and faith in us.

We wish you, your families and loved ones good health, happiness and peace of mind during the Holiday Season and throughout the years to come.

Charles J. Chamberlain
*President*

R. Thomas Bates
*Secretary-Treasurer*

Walter W. Altus
*Vice-President*

John T. Bass
*Vice-President*

Willis D. Best
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Melvin B. Frye
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Joseph W. Walsh
*Vice-President*

Witt B. Harwell, Jr.
*Grand Lodge Representative*

Robert R. Mitchell
*Grand Lodge Representative*

Benjamin H. Steuerwald
*Special Representative*

George A. Harrington
*Trustee*

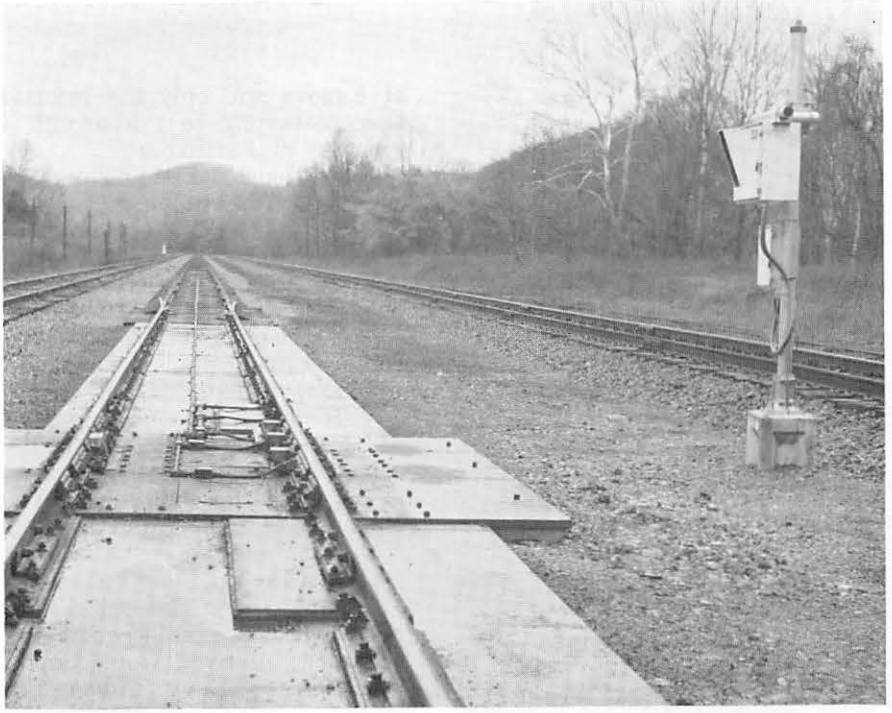
Walter W. Lauer
*Trustee*

John McCormick
*Trustee*

John E. Hansen
*Director of Research*

Robert W. McKnight
*Editor & Manager*

THE SIGNALMAN'S JOURNAL



# Scale-ACI give weight-identity to N&W coal trains

**Label decoder processor** in wayside house provides car initial and number, along with gross weight for transmission to computer in Roanoke, VA.

An automatic coupled-in-motion scale working with an automatic car identification scanner has proved to be an efficient system for improving service to Norfolk & Western customers. The two-year old system also includes a computer, an auxiliary power supply and all the necessary signal and communication equipment to make its function completely automatic.

The system was installed primarily for the purpose of weighing westbound coal which includes about 6,000 cars per month destined to Kenova, W. Va., for further shipment to industries up and down the Ohio River. Before this system was installed, it was necessary to haul these approximately 6,000 cars on to Portsmouth, Ohio, which is about 40 miles west of Kenova and then weigh each car separately. The cars were separately weighed on a motion-weighing mechanical scale which required that the train be broken up to weigh and then rebuilt and backhauled to Kenova. This extra handling caused about 24 hours' delay in delivery.

Driving near the scale site, the average person might notice very little to indicate an operation that cost the N&W in excess of $400,000. The load receiving elements of the scale are located in a pit under the middle track between the east and westbound main line tracks, therefore, trains may continue to operate in either direction while a coal train is being weighed.

A scale house is located just north of the westbound main line. Inside this prefabricated concrete building are all the Automatic Car Identification (ACI) and scale electronic equipment. Between the middle track and the eastbound main line is an ACI scanner, which reads the ACI label on each car passing over the scale. This information includes car initial and number. When a train is approaching the scale track to be weighed, the train dispatcher in Portsmouth,

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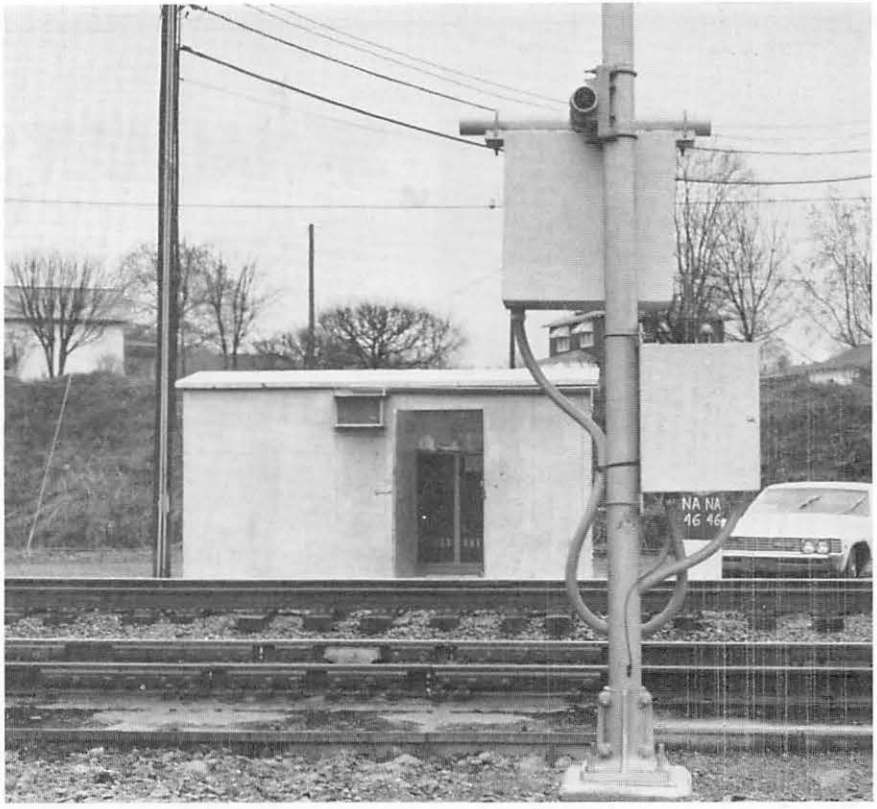
*Editor's Notes: Information and pictures for this article were provided by Tam P. Vannoy, editor Norfolk & Western magazine. Our thanks for his fine cooperation.*



**Electronic equipment** for automatic car identification scanner and coupled weigh-in-motion scale are in concrete bungalow.

Ohio, throws a switch that puts the train in the middle track.

As the train approaches an indicator about one-quarter mile east of the scale and traveling at about five miles per hour, a circuit turns on the ACI equipment. Then the scale comes on and a single white lunar light appears just ahead of the train to indicate to the engineer that the system is ready to weigh. The engineer then proceeds at a steady speed, and as he passes a point 150 feet east of the scale, two wheel detectors turn on a series of seven lunar lights which are located alongside the track. These lights indicate when turning steadily that the train is traveling at a normal speed (this is 4 to 5 mph). When the lights begin to flash on and off, the engineer knows he is traveling at a marginal high speed and must not go faster. Should the engineer go faster and the lights go out, the system does not weigh.

As the train passes over the scale, there are five wheel detectors located near the rail which determine the number of axles on a car, the speed of the train and recognize the engines. At the same time, the ACI scanner reads the label on each car. The information from the scanner and the scale wheel detectors and load cells is transmitted by underground cables to the scale instrument and the ACI scanner located in the scale house. As the car passes over the scale, each axle is weighed and the weight is held in memory until the complete car passes off the scale. The total axle weights are added together and transmitted to the ACI computer along with the car number. When the train finishes weighing and passes a signal just west of the scale, the complete system automatically goes back to stand-by position and is ready for the next train.

As quickly as communication lines are available, the ACI computer transmits all the stored information to the IBM 370 computer located in the general office building in Roanoke. This information includes the time and date the train came on the scale circuit, the engine numbers with a symbol indicating the engine plus all the car numbers and the gross weight. The information also includes a numerical count of the cars in the train.

When all this information is received, the 370 computer matches the car number with its permanent-stenciled lightweight, subtracts this from the gross weight and produces the actual net weight of each car. The complete information is then transmitted to Kenova and to Portsmouth.

Only the information pertaining to cars going to Kenova is received at Kenova and only the information pertaining to Portsmouth is received at Portsmouth.

All of the signal and communication and ACI equipment used in the system including the portion necessary for the transmission of information from Prichard to Roanoke to Kenova and Portsmouth is the responsibility of the signals and communications department. This work is under the direction of J. V. Henretta, regional engineer—S&C, Roanoke. The employees involved in this work perform a valuable service for the railway in engineering, designing and installing such a complicated system which is a part of the weighing system.

General scale inspector Lawrence L. Lowery recently explained advantages derived from coupled-in-motion weighing. Among the things he mentioned was the time saved by not having to break up the train to weigh each car separately and then after weighing having to rebuild the train. Since about 1,000 cars per day are weighed at Prichard, this weighing system saves considerable time.

Because a 240-car train can now be weighed in about 35 to 40 minutes compared with several hours it took on the manually-operated scales, the trains are able to reach their destination much sooner. Also the scale permits many trains to run through Portsmouth terminal saving considerable yard and in-transit time.

To assure accurate weights from this system, the general scale inspector arranges to have a scale inspector check the system once a week to see that everything is working properly and to clean the equipment when it is needed. This system is jointly inspected and tested every 90 days by an N&W scale inspector and a service engineer from the scale company that manufactured the equipment. During these inspections, any fine adjustments that may need to be made can be accomplished.

"We keep a close check on this and all of our weighing systems because we want to make sure they are operating efficiently to protect the interests of the N&W and its customers," said general scale inspector Lowery. "This system is totally automatic and is a plus for the N&W and a step toward real railroad modernization.

"Automation is here for railroad operations and this is a fine example of the savings that can be realized from modernized methods."

# Santa Fe installs PMTC

The addition of a pulse modulated track circuits to conventional dc track circuits can provide for traffic reversal controls and indications in a centralized traffic control system without the use of open wire lines, except for the ctc code line pair. A description of such pulse modulated circuits was presented by T. C. Haney, signal engineer, western lines, Santa Fe, at the annual meeting of the AAR's Communication & Signal Section in Atlanta, GA. Here is essentially full text of the presentation.

In 1973 Santa Fe installed 185 miles of single track traffic control between Temple and Alvin, Texas, using WABCO 514 time coding system and push-button traffic control center.

One hundred fifty of the 185 miles involved replacement of automatic block signals. Pole line circuits existing for automatic block signals were revamped to accommodate the new traffic reversal circuits.

The remaining 35 mile stretch was non-signaled prior to this project, consequently no signal line circuits were in existence. Commercial power was available at almost any point along the 35 miles, and two wires were available for code line use on communication department pole line. To minimize pole line work that would be required to add traffic reversal block and indication circuits and to gain some first hand experience with some of the newer coded or pulse modulated track circuit systems, Safetran's Pulse Modulated Track Circuits were installed to provide the block information that normally would have been provided by using pole line circuits.

The 36 Safetran transceiver boxes purchased utilized six audio frequencies from 156 to 645 hertz, and five modulation rates.

The 35 mile project encompassed three signaled meeting sidings with eight pairs of automatic intermediate signals interspersed between sidings in one, two and three pair situations, providing block lengths of about 15,000 ft.

Broken rail protection and train shunt detection are provided by non coded, dc, center-fed track circuits with the usual insulated joints at all signal locations. Since the dc track circuits are the primary safety circuits, the overlaid PMTC circuits are limited in length only by the ability of the receiver to detect transmitted signals under worst track conditions. The supplier suggested a limit of 15,000 ft. Consequently all PMTC circuits except one operate signal to signal without repeaters.

As in our standard two wire reversible block circuits, intermediate signals stand clear in the last direction of train movement and traffic may be turned by attempting to clear an entering controlled signal against the last established traffic direction. Similar to coded track installations, signal clearing modulation rates are initiated at the siding end where a train is to leave the section, progress through the intermediate signal locations in cascade and energize block circuits at the siding end where the train is to enter the section.

Since intermediate signals in approach to a controlled location can display only three aspects more favorable than red, that is yellow, flashing yellow or green, three modulation rates are all that are actually required for intermediate signal aspects; however, track occupancy indication between sidings must be coded into the dispatcher's control center from one siding end of the section. When traffic is lined so that this siding end is the entering end of the section between sidings, signal clearing mod rates also energize track occupancy indication. If there are two or more pairs of intermediate signals, an additional mod rate must be used to differentiate between green leaving signal with track clear and green leaving signal with some portion of track occupied.

## TRAFFIC LINING

If traffic is lined so that this same siding end is the leaving end of the traffic section between sidings, this siding end is a transmitter only as far as signal clearing mod rates are concerned. Other means must then be provided to hold track clear indication. This is accomplished by transmitting a fifth mod rate from the entering end simultaneously with transmission of signal clearing mod rates from the leaving end in the opposite direction. The fifth mod rate is received at the leaving end and its repeater relay contacts, in parallel with the signal clearing mod rate repeater contacts (which are now de-energized) hold the track clear indication.

Crossing protection circuits are actuated by audio frequency overlay cricuits, motion detectors and motion sensors.

Use of pulse modulated circuits reduced installation time required because pole line work was minimized. Aerial cable drops consisted of power line and code line connections, eliminating time spent in fanning out and ringing aerial cable wires as well as size of cables needed.

After the PMTC was placed in service, two problems cropped up which required modification of PMTC circuits. The first involved variations of signal strength at receiver input terminals as track conditions varied from wet to dry. Receiver gain settings were initially adjusted slightly above the minimum required for operation with wet track. As the track dried out, receivers failed in saturation and gain settings had to be lowered. Gain settings could not be established which would retain operation both wet and dry.

The two most obvious alternatives for correcting this problem were to install repeaters, shortening PMTC blocks, or to modify the equipment to widen the acceptable limits of input signal strength. The latter method was chosen and six of the receivers were modified in the field on a test basis by the supplier. The modified units have performed satisfactorily through wet and dry track conditions.

The second problem involved PMTC signal interference with normal operation of AFO receivers used for crossing protection. PMTC transmitter shunt filters for certain of the PMTC frequencies provided insufficient filtering of transmitted signal, and for these frequencies the track signal was rich in harmonics. At some locations, AFO receivers used for crossing protection responded to these harmonics.

The PMTC supplier modified the offending transmitter output filters on a test basis, increasing harmonic damping, and the interference problem was eliminated.

# Bates reports on finances

**R. Thomas Bates**
Secretary-Treasurer
Brotherhood of
Railroad Signalmen

Section 61 of Article I of our Constitution provides that the Chairman of our Grand Board of Trustees shall cause the records of the Secretary-Treasurer of Grand Lodge to be examined and audited annually by a firm of certified public accountants, and that a copy of the audit shall be forwarded at the direction of the Board to the Recording Secretary of each Subordinate Lodge.

The Brotherhood of Railroad Signalmen fiscal year ended on June 30, 1974, and the Grand Board of Trustees directed the certified public accounting firm of Brabenec, Yasus, Tague and Company to conduct the annual audit at that time. A copy of the annual audit report was forwarded at the direction of the Board to each of our Subordinate Lodges on October 4, 1974.

Since the financial condition of Grand Lodge is of interest to our entire membership we have repro-

*(Please turn to page 14)*

## Brotherhood of Railroad Signalmen
## GENERAL FUND
## Statement of Income and Capital
## Year Ended June 30, 1974
## Exhibit B

| | |
|---|---|
| **INCOME:** | |
| Per capita tax | $904,657.50 |
| Initiation fees | 9,810.00 |
| Grand lodge dues | 6,616.07 |
| Special assessments | 67.00 |
| Supplies and postage | 5,033.69 |
| Interest & dividends on securities & savings accounts | 14,936.70 |
| Interest on balance due from Building Fund | 1,110.49 |
| Subordinate lodge bonds—net | 1,224.75 |
| Sale of training books | 1,495.55 |
| Services to locals | 18,693.86 |
| Pledges—funds to be used in purchasing furniture for new building | 70.00 |
| Special withdrawal cards | 1,989.16 |
| Signalman's Journal Income: | |
| Advertising | 5,914.55 |
| Subscriptions | 110.50 |
| | 971,729.82 |
| **EXPENSES** (Exhibit C) | 943,308.39 |
| **NET INCOME** | 28,421.43 |
| **CAPITAL**—June 30, 1973 | **376,311.69** |
| **CAPITAL**—June 30, 1974 | **$404,733.12** |

## Brotherhood of Railroad Signalmen
## THE SIGNALMAN'S JOURNAL FUND
## Statement of Income and Capital
## For the Period July 1, 1973
## to October 1, 1974
## Exhibit E

| | | | |
|---|---|---|---|
| **INCOME:** | | | |
| General Fund allocation | | | $ 6,599.45 |
| Advertising | | | 470.20 |
| Subscriptions | | | 34.00 |
| | | | 7,103.65 |
| **EXPENSES:** | | | |
| Publication costs: | | | |
| Printing and mailing | $2,993.65 | | |
| Articles | 64.00 | $3,057.65 | |
| Salary—Manager | 4,970.22 | | |
| Less: reimbursement from General Fund for services performed | 3,796.00 | 1,174.22 | |
| Manager's expenses | | 187.50 | |
| Subscriptions and books | | 44.24 | |
| Stationery and supplies | | 265.94 | |
| Photographic work and camera supplies | | 14.25 | |
| Group insurance | | 177.27 | |
| Railroad retirement tax | | 320.40 | |
| Association of Railroad Editors dues | | 35.00 | |
| Bank service charge | | 2.00 | 5,278.47 |
| Net income | | | 1,825.18 |
| **CAPITAL** (LOSS)—June 30, 1973 | | | (1,825.18) |
| **CAPITAL**—October 1, 1973 | | | **$ -0-** |

**NOTE #1:** The Signalman's Journal Fund was combined with the General Fund effective October 1, 1973 by Convention action in July, 1973.

**NOTE #2:** This statement was prepared on a cash basis.

# Brotherhood of Railroad Signalmen

## Balance Sheet June 30, 1974

### Assets

**Exhibit A**

| | | Combined | General Fund | Contingent Fund | Building Fund |
|---|---|---|---|---|---|
| **CURRENT ASSETS** | | | | | |
| Cash | | $ 574,192.97 | $260,139.08 | $290,454.26 | $ 23,599.63 |
| Securities—at cost | | 53,659.93 | 34,750.00 | 18,909.93 | |
| Accounts receivable | | | | | |
| Accrued interest—Building Fund | | 22,361.25 | 1,110.49 | 21,250.76 | |
| New York, Susquehanna and Western Railroad Company—judgement award | | 9,937.15 | 9,937.15 | | |
| Others | | 14,714.79 | 14,714.79 | | |
| Building Fund | | 158,815.18 | 54,804.26 | 104,010.92 | |
| Prepaid expenses | | 2,595.26 | 2,595.26 | | |
| Total current assets | | **836,276.53** | **378,051.03** | **434,625.87** | **23,599.63** |
| **FIXED ASSETS** | | | | | |
| Land, Mt. Prospect, Ill.—at cost | | 140,000.00 | | | 140,000.00 |
| Building, Mt. Prospect, Ill.—at cost | $686,965.06 | | | | |
| LESS: Reserve for depreciation | 8,587.06 | 678,378.00 | | | 678,378.00 |
| Telephone equipment | 14,462.85 | | | | |
| LESS: Reserve for depreciation | 1,446.28 | 13,016.57 | | | 13,016.57 |
| Office furniture and equipment—substantially at cost | 85,684.58 | | | | |
| LESS: Reserve for depreciation | 10,319.07 | 75,365.51 | 75,365.51 | | |
| Total fixed assets | | 906,760.08 | 75,365.51 | | 831,394.57 |
| **OTHER ASSETS** | | | | | |
| Interest in the Labor Cooperative Educational and Publishing Society—at cost | | 1,062.50 | 1,062.50 | | |
| | | **$1,744,099.11** | **$454,479.04** | **$434,625.87** | **$854,994.20** |

### Liabilities

| | | | | | |
|---|---|---|---|---|---|
| **CURRENT LIABILITIES** | | | | | |
| Mortgage payable—bank (Note #1) | | $ 21,407.45 | | | $ 21,407.45 |
| Accounts payable: | | | | | |
| Trade | | 24,506.94 | $ 21,956.94 | | 2,550.00 |
| Contingent Fund | | 104,010.92 | | | 104,010.92 |
| General Fund | | 54,804.26 | | | 54,804.26 |
| Interest payable | | 22,361.25 | | | 22,361.25 |
| Accrued payroll taxes | | 11,088.98 | 11,088.98 | | |
| Accrued real estate taxes | | 16,700.00 | 16,700.00 | | |
| Total current liabilities | | 254,879.80 | 49,745.92 | | 205,133.88 |
| **NONCURRENT LIABILITIES** | | | | | |
| Mortgage payable—bank (Note #1) | | 491,710.92 | | | 491,710.92 |
| **CAPITAL** | | | | | |
| Exhibit B | | 404,733.12 | 404,733.12 | | |
| Exhibit F | | 592,775.27 | | $434,625.87 | 158,149.40 |
| | | **$1,744,099.11** | **$454,479.04** | **$434,625.87** | **$854,994.20** |

**Note #1:** The mortgage is payable $4,720.63 per month for fifteen years including interest at 7%. Principal payments due during the twelve months ending June 30, 1975 total $21,407.45 as shown in Exhibit A. The balance of the mortgage $491,710.92 represents principal payments maturing after June 30, 1975 and is shown in the balance sheet as a noncurrent liability.

# Finances Cont'd

duced the audit report in the following pages. During the fiscal year covered by this report our triennial Convention was conducted at New Orleans, Louisiana. Immediately following the Convention our operation was moved to our new headquarters building at Mt. Prospect, Illinois. At the time this article is being written we are pleased to report that all of the rentable space in our building has been either leased, or commitments by letters of understanding to lease, have been entered into with tenants. The finishing to the needs of our tenants is in progress and the building should be completely occupied in the early months of 1975. Income received from the rent of this space will be a great benefit to the Brotherhood in retiring the indebtedness incurred in the construction of the facility and in the operation of the Grand Lodge headquarters. We are extremely proud of the building and each member who has had the opportunity to view the operation has expressed the pride we hope all members will feel.

Operating costs to the Brotherhood have followed the general condition of the economy. During the fiscal year ending June 30, 1973, expenses to our General Fund were $827,307.54, and in the year ending June 30, 1974, the expenses to the General Fund were $943,308.39.

Convention action in 1973 changed the method for computing the amount of per capita tax to Grand Lodge. Per capita tax effective October 1, 1973, to Grand Lodge is now an amount equal to one and one-third hours per month at the prevailing Signalman-Mechanic rate of pay. We anticipate a substantial increase in this rate of pay effective January 1, 1975, and the amount which will be derived from the reflected increase in per capita tax should improve the financial position of our General Fund. This report reflects the general condition of our economy when compared with the previous year's audit.

On July 2, 1974 notices were served on the United States carriers for substantial increases in rates of pay and a cost of living escalator clause as well as improvements in fringe benefits. Increases in rates of pay and fringe benefits for 1975 were recently agreed to for our Canadian members. When viewing the rampant inflation, the increased rates of pay, escalator clauses and fringe benefits are most certainly justified and we are confident the United States railroads will be more realistic than they have been in the past when the negotiations really begin in earnest.

Capital in our Contingent Fund increased from $360,226.59 at June 30, 1973 to $434,625.87 on June 30, 1974. It was not necessary to expend any funds for strike benefits during the fiscal year ending June 30, 1974.

Action taken at our 1973 Convention provided for the elimination of the Signalman's Journal Fund, with the General Fund bearing the cost of publishing our Journal. The Signalman's Journal account was closed on September 30, 1973, and expenditures for publishing the Journal have been made from the General Fund since that time.

We would like to take this opportunity to express our gratitude to all of the Local Lodge and General Committee officers for their untiring efforts and cooperation over the past year. We appreciate the loyalty and interest of the entire membership and are confident that this trust is not misplaced. Although we do not wish to single out special officers for praise, this office would like to especially recognize the Local and General Financial Secretaries for their continued hard work. It seems to us that these officers are too often taken for granted while performing most difficult tasks, and because of this, we think they deserve special "thanks."

## Exhibit F
## Brotherhood of Railroad Signalmen
## CONTINGENT FUND
## Statement of Income and Capital
## Year Ended June 30, 1974

| | |
|---|---|
| **INCOME:** | |
| General Fund allocation | $ 43,404.85 |
| Interest & dividends on securities & savings accounts | 9,724.03 |
| Interest on loan to Building Fund | 21,250.76 |
| Miseellaneous | 19.64 |
| Net income | 74,399.28 |
| **CAPITAL**—June 30, 1973 | **360,226.59** |
| **CAPITAL**—June 30, 1974 | **$434,625.87** |

## BUILDING FUND
## Statement of Income and Capital
## Year Ended June 30, 1974

| | | | |
|---|---|---|---|
| **INCOME:** | | | |
| General Fund allocation | | | $ 8,832.34 |
| Interest on savings account | | | 1,322.07 |
| Donations | | | 77.00 |
| Gain on sale of Headquarters Building | | | 3,518.85 |
| | | | 13,750.26 |
| **EXPENSES:** | | | |
| Interest applicable to: | | | |
| Mortgage | | $16,442.14 | |
| General Fund loan | | 1,110.49 | |
| Contingent Fund loan | | 21,250.76 | |
| | | 38,803.40 | |
| Advertising | | 827.02 | |
| Depreciation: | | | |
| Building | $8,587.06 | | |
| Telephone equipment | 1,446.28 | 10,033.34 | 49,663.76 |
| **NET** (LOSS) | | | (35,913.50) |
| **CAPITAL**—June 30, 1973 | | | **194,062.90** |
| **CAPITAL**—June 30, 1974 | | | **$158,149.40** |

# Exhibit C
## Brotherhood of Railroad Signalmen
## GENERAL FUND

## Statement of Expenses
## Year Ended June 30, 1974

| | | |
|---|---|---|
| Salaries: | | |
| Grand Lodge officers (15) | | $203,459.74 |
| Grand Lodge representatives (6) | | 81,658.20 |
| Special representatives | | 9,958.00 |
| Office employees (20) | | 115,344.89 |
| Directors of Research (2) | | 17,044.05 |
| Traveling expenses: | | |
| Grand Lodge officers (Exhibit D) | | 95,368.33 |
| Grand Lodge representatives (Exhibit D) | | 30,440.47 |
| Special representatives | | 12,543.13 |
| Directors of research | | 8,158.14 |
| Pensions—retired Grand Lodge officers (Exhibit D) | | 7,020.00 |
| Office supplies and stationery | | 15,885.66 |
| Postage | | 7,865.42 |
| Telephone | | 12,600.32 |
| 1961 rules and wage movement | | 500.00 |
| Railroad retirement negotiations | | 540.00 |
| 1976 convention expense | | 572.00 |
| Supplemental sickness benefits | | 2,378.00 |
| 1973 convention expense | | 31,027.46 |
| Negotiations on railroads not covered by national agreements | | 29.58 |
| Railroad retirement tax | | 42,178.23 |
| Unemployment insurance tax | | 4,760.71 |
| Railway Labor Executives' Association | | 12,960.00 |
| Canadian Railway Labour Executive Association | | 1,040.00 |
| Per capita dues and special assessments: | | |
| A.F.L.-C.I.O. | | 11,562.96 |
| Canadian Labour Congress | | 1,980.00 |
| Maintenance of office equipment | | 1,866.03 |
| Railway publications and statistical data | | 1,977.83 |
| Printing of awards | | 827.85 |
| Membership cards | | 786.00 |
| Rent: | | |
| Winnipeg, Manitoba, Canada | $ 480.00 | |
| Montreal, Canada | 1,087.20 | |
| Paducah, Kentucky | 480.00 | |
| Washington, D.C. | 1,008.00 | |
| Denver, Colorado | 1,042.50 | 4,097.70 |
| Attorney fees | | 24,072.92 |
| Accounting fees | | 2,475.00 |
| Fidelity bonds—Grand lodge | | 316.42 |
| Professional services | | 1,667.58 |
| General Fund services—Signalman's Journal Fund Manager | | 3,796.00 |
| 1971-72 Health and welfare movement | | 540.00 |
| Member subscriptions to "Labor" Newspaper | | 7,240.37 |
| National Reporting Officer—assessment | | 100.00 |
| Moving expense: | | |
| Grand Lodge Headquarters | | $ 2,990.26 |
| J.E. Hansen | | 564.81 |
| R.R. Mitchell | | 1,021.62 |
| Negotiating Committee Railway Unions (Canada) | | 3,989.83 |
| Rental of office equipment | | 54.00 |
| Contributions | | 325.00 |
| Insurance | | 2,024.71 |
| Depreciation of office furniture and equipment | | 5,739.59 |
| Express charges | | 488.73 |
| Group insurance | | 15,242.02 |
| Flowers | | 252.36 |
| Safety deposit box rental | | 13.00 |
| Personal property taxes | | 18.60 |
| Exchange and duty | | (26.57) |
| International executive officers expense | | 200.35 |
| Photographs | | 207.75 |
| Membership and registration fees | | 1,168.44 |
| Dedication book | | 65.00 |
| General Committee refunds | | 6,731.14 |
| Loss on unmovable equipment left with building | | 3,144.34 |
| Meeting room charges | | 65.53 |
| Bank charges | | .50 |
| Building expenses: | | |
| Real estate taxes | $ 1,980.42 | |
| Maintenance and operations | 17,467.31 | |
| Utilities | 13,415.01 | |
| Trustees' fee for holding title | 80.00 | 32,942.74 |
| Allocations to other funds: | | |
| Signalman's Journal Fund (Exhibit E) | 6,599.45 | |
| Contingent Fund (Exhibit F) | 43,404.85 | |
| Building Fund (Exhibit F) | 8,832.34 | 58,836.64 |
| Signalman's Journal Expenses: | | |
| Commissions | 165.00 | |
| Binding volumes | 99.75 | |
| Supplies | 27.87 | |
| Art work | 50.00 | |
| Printing and mailing | 29,463.77 | |
| Photographic work & camera supplies | 658.54 | |
| Articles | 94.00 | |
| Dues | 50.00 | 30,608.93 |
| | | **$943,308.39** |

# RS&I

## Rules and Instructions

**Sec. 236.326 Mechanical locking removed or disarranged; requirements for permitting train movements through interlocking.**

When mechanical locking of interlocking machine is being changed or is removed from the machine, or locking becomes disarranged or broken, unless protection equivalent to mechanical locking is provided by electric locking or electric circuits, train movements through the interlocking shall not be permitted until each switch, movable-point frog or derail in the route is spiked, clamped or blocked in proper position so that it cannot be moved by its controlling lever, and then train movements shall not exceed restricted speed until the interlocking is restored to normal operation. It will not be necessary to comply with this requirement at interlockings where protection is in service in accordance with section 303, provided that the signal controls are arranged so that the signals cannot display an aspect the indication of which is less restrictive than "proceed at restricted speed."

**Sec. 236.327 Switch, movable-point frog or split-point derail.**

Switch, movable-point frog or split-point derail shall be maintained so that it cannot be locked if the switch point is prevented by an obstruction from closing to within three-eighths inch.

**Sec. 236.328 Plunger of facing-point lock.**

Plunger of lever operated facing-point lock shall have at least 8-inch stroke. When lock lever is in unlocked position the end of the plunger shall clear the lock rod not more than one inch.

**Sec. 236.329 Bolt lock.**

Bolt lock shall be so maintained that signal governing movements over switch or derail and displaying an aspect indicating stop cannot be operated to display a less restrictive aspect while derail is in derailing position, or when switch point is open one-half inch or more.

**Sec. 236.330 Locking dog of switch-and-lock movement.**

Locking dog of switch-and-lock movement shall extend through lock rod one-half inch or more in either normal or reverse position.

**Sec. 236.331 Repairs to switch and signal valves and cylinders.**

Repairs to switch and signal valves and cylinders shall not be made while they are in service.

**Sec. 236.332 Air distribution system; draining condensation.**

Provision shall be made for draining condensation out of air distribution system at low points. Condensers, tanks, reservoirs, and air distribution lines shall be drained frequently enough to avoid overflow of condensation into branch lines and apparatus.

**Sec. 236.333 Pole changer on electric switch operating mechanism.**

Pole changer on electric switch operating mechanism shall be maintained so that movement of switch mechanism follows movement of controlling lever.

**Sec. 236.334 Point detector.**

Point detector shall be maintained so that when switch mechanism is locked in normal or reverse position, contacts cannot be opened by manually applying force at the closed switch point. Point detector circuit controller shall be maintained so that the contacts will not assume the position corresponding to switch point closure if the switch point is prevented by an obstruction, from closing to within one-fourth inch where latch-out device is not used, and to within three-eighths inch where latch-out device is used.

**Sec. 236.335 Dogs, stops and trunnions of mechanical locking.**

Driving pieces, dogs, stops and trunnions shall be rigidly secured to locking bars. Swing dogs shall have full and free movement. Top plates shall be maintained securely in place.

**Sec. 236.336 Locking bed.**

The various parts of the locking bed, locking bed supports, and tappet stop rail shall be rigidly secured in place and alined to permit free operation of locking.

**Sec. 236.337 Locking faces of mechanical locking; fit.**

Locking faces shall fit squarely against each other with a minimum engagement when locked of at least one-half the designed locking face.

**Sec. 236.338 Mechanical locking required in accordance with locking sheet and dog chart.**

Mechanical locking shall be in accordance with locking sheet and dog chart currently in effect.

**Sec. 236.339 Mechanical locking, maintenance requirements.**

Locking and connections shall be maintained so that, when a lever or latch is mechanically locked following will be prevented:

(a) *Mechanical machine.* (1) Latch-operated locking. Raising lever latch block so that bottom thereof is within three-eighths inch of top of quadrant.

(2) Lever-operated locking. Moving lever latch block more than three-eighths inch on top of quadrant.

(b) *Electromechanical machine.* (1) Lever moving in horizontal plane. Moving lever more than five-sixteenths inch when in normal position or more than nine-sixteenths inch when in reverse position.

(2) Lever moving in arc. Moving lever more than 5 degrees.

(c) *Power machine.* (1) Latch-operated locking. Raising lever latch block so that bottom thereof is within seven thirty-seconds inch of top of quadrant.

(2) Lever moving in horizontal plane. Moving lever more than five-sixteenths inch when in normal position or more than nine-sixteenths inch when in reverse position.

(3 Lever moving in arc. Moving lever more than 5 degrees.

**To Be Continued**

# Personal Aids and News

## Changes made in RR retirement

Congress has enacted legislation to restructure the railroad retirement system effective January 1, 1975. The legislation was based on recommendations negotiated by a joint committee of railroad management and labor representatives. That committee was formed at the direction of Congress mainly for the purpose of recommending a plan that would put the railroad retirement system on a sound financial basis. In addition, the new law is intended to remove a number of inconsistencies from the previous law, preserve the existing equities of career railroad employees, and make certain improvements in the areas in which changes were needed most. To this end, the Railroad Retirement Act of 1974 represents a completely restructured system and introduces a two-tier type benefit along the lines recommended by a Presidential Commission on Railroad Retirement.

The following questions and answers illustrate the major changes made in the railroad retirement system.

**(1) What is meant by a "two-tier railroad retirement system"?**

The regular annuity consists of two components. The first tier of a railroad retirement annuity is an amount calculated in roughly the same way as social security benefits are determined and based on the employee's work both inside and outside the railroad industry. The second tier is a staff type benefit based solely upon the employee's work in the railroad industry. These two tiers are separate from a supplemental annuity and the so-called "windfall" component described in subsequent questions.

**(2) I am retired. All my work was in the railroad industry. How does this new law affect my railroad retirement annuity?**

You are guaranteed that you will continue receiving at least as much in benefits under the new benefit structure as you previously received.

**(3) I am a career railroad employee who never worked under social security. I'm eligible to retire in 1974. Will my benefits be higher if I wait until 1975?**

It depends on a number of circumstances, but in the great majority of cases, an individual, such as yourself, would be better off if he continued his railroad work for at least one month in 1975 before he retired. Additional amounts are payable to employees with service in 1975, and your wife may benefit from the change in spouse annuity eligibility requirements effective January 1, 1975. However, if an individual is age 65 in November of 1974 and consequently has a supplemental annuity eligibility closing date of December 31, 1974, he would lose his supplemental annuity by working after December 31, 1974.

In any case, contact the nearest U.S. Railroad Retirement Board office for advice.

**(4) I am still working in the railroad industry and won't be eligible to retire until 1977. Will the annuity I get in 1977 be more, or less, as a result of this legislation?**

There is no one answer to this question that would apply to everyone. Most employees retiring in the three years after December 1974 will receive somewhat higher amounts. The amount of an individual employee's annuity depends on the amount of his earnings and railroad service, as well as the date he retires. Those retiring in the eight years following the changeover date of January 1, 1975, are guaranteed to receive no less than the amounts that would have been payable under the previous law, excluding social security benefits, because of a grandfather or savings clause.

**(5) After the expiration of the eight-year grandfather clause, will the annuities awarded to future retirees be lower than those that would have been payable under the previous law?**

Not necessarily, since the tier I benefit provided by the new law's formulas will be adjusted automatically for cost-of-living increases, the same way as social security benefits are increased following specified rises in the Consumer Price Index, and the tier II benefit is subject to four smaller cost-of-living increases. While the annuities paid under previous law were also increased because of the rising cost of living, these increases in the regular formulas required legislation; they were not automatic. Also, the formulas provided by previous law included three increases aggregating 52 percent which were granted on a temporary basis only. The Congress had indicated that these increases could not be made permanent until the railroad retirement system was put on a sound financial basis.

In any case, employees retiring after changeover can benefit from the liberalizations in requirements for supplemental annuities, and their wives may benefit from changes in the requirements for spouse annuities. Survivor annuities were also substantially increased.

*(Please turn to page 18)*

## CHANGE OF ADDRESS

Each member of the B. of R.S. in good standing is entitled to receive a copy of THE SIGNALMAN'S JOURNAL each month. If you change your address, or are not receiving the magazine regularly, fill in this coupon and mail to:

The Signalman's Journal
601 W. Golf Road
Mt. Prospect, Illinois 60056

Name _____

Lodge No. _____ Cert. No. _____

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City _____ State _____ Zip Code _____

# Retirement Cont'd

**(6) What type of annuity increase will a retired employee get in the future?**

There are two types of annuity increases for retirees—one for each tier.

The tier I part of your annuity will be increased automatically under cost-of-living provisions as explained above. At present it appears the first such tier I increase will be effective in June 1975.

Starting in June 1977, the tier II part of your annuity is also subject to a separate cost-of-living increase, but it will be based on only 32.5 percent of the preceding year's increase in the Consumer Price Index.

**(7) What changes are there in supplemental annuity age requirements?**

Under previous law, no supplemental annuity was payable until age 65. Effective January 1, 1975, an employee with 30 years of service whose regular annuity begins after June 30, 1974, can receive a supplemental annuity as early as age 60.

However, employees who retired before July 1, 1974, and those with less than 30 years of railroad service must still be age 65, as in the past, before they can receive a supplemental annuity.

**(8) What about wives' annuity age requirements under this new system?**

In 1975, a full spouse annuity is payable at age 60 to the wife of a retired employee age 60 or older with 30 years of service, if the employee's regular annuity began after June 30, 1974. Under previous law, every employee had to be age 65 before his wife could be eligible for a reduced spouse annuity at age 62, or an unreduced annuity at age 65.

For an employee age 62 to 64, with less than 30 years of service, whose regular annuity begins after December 31, 1974, the new law lowers the age required of such an employee for his wife to be eligible for a spouse annuity. In 1975, the employee need only be age 62 for his wife to receive a reduced annuity at age 62 or a full annuity at age 65.

If an employee meets the appropriate age requirements, his wife is eligible for an unreduced spouse annuity at any age when she is caring for a minor or disabled child, as under previous law.

**(9) My husband retired a few years ago. Is there any change in eligibility requirements for me?**

The eligibility requirements for wives of 30-year employees who retired before July 1, 1974, and for the wives of 10 to 29-year employees retired before 1975 were not changed. Your husband must still be at least 65 years old and you must be at least 62 for a reduced annuity, or be age 65, or have a minor or disabled child in your care, to be eligible for a full annuity.

**(10) How are annuities for widows affected by the 1974 changes?**

Monthly benefits for the majority of widows and other survivors are increased effective January 1975. The formula for survivor annuities is increased to provide 130 percent of the amount social security would have paid if the beneficiary had been covered by that system. The previous social security guaranty (O/M) provided for only 110 percent.

**(11) My husband and I are both career railroad workers. Under the old law, I was qualified for a railroad retirement spouse annuity based on my husband's railroad work as well as an annuity based on my own railroad work. Where do I stand under the new law?**

A female railroad worker may still qualify for a railroad retirement spouse's annuity as well as an employee annuity if either she or her husband had some railroad service prior to 1975. Neither have to be vested as of December 31, 1974, for both benefits to be payable.

**(12) I am retired and receiving a social security benefit in addition to a railroad retirement annuity. How am I affected by this new system?**

Retirees, such as yourself, who received a social security benefit in addition to a railroad retirement annuity before changeover, will continue to receive both benefits without any reduction in the pre-changeover amounts. In the future, you will continue to receive social security cost-of-living increases in your social security check, but such increases in your tier I railroad retirement benefits will be reduced by the amount of any increase in your social security benefits. Since your cost-of-living increase is based on your railroad and social security earnings combined, the total increase is the same whether or not you are receiving social security benefits.

**(13) I have not yet retired. In addition to working for a railroad for the last 10 years, I have already acquired sufficient quarters of coverage to be permanently insured under social security. Will I receive both benefits when I retire?**

The answer is yes, even though any social security benefits you are entitled to will be deducted from your tier I benefit. While the Social Security Administration will still determine your entitlement to a social security benefit, payment will be made by the U.S. Railroad Retirement Board.

The equity accrued before 1975 by railroad employees vested under both systems on the basis of service through December 31, 1974, is protected through provisions for the payment of an additional amount in their annuities referred to as a windfall. Employees retiring after January 1, 1975, who worked for a railroad in 1974, are vested for purposes of a windfall if they had both 10 years of railroad service and sufficient quarters of coverage to qualify for a social security retirement benefit as of December 31, 1974. A description of how the windfall amount is determined is given in the following question.

**(14) Why is the additional amount payable to employees vested for dual benefits referred to as a windfall, and how is it determined?**

It is referred to as a windfall because it reflects the advantageous tax-benefit ratio provided under the previous law for individuals receiving separate railroad retirement and social security benefits. This is taken into account by computing the windfall as the amount by which the sum of two separately computed social security benefits, one based on railroad credits only and one based on social security credits only, exceeds a single social security benefit based on combined railroad retirement and social security credits earned through 1974. For persons on the rolls, it cannot be used to exceed the total benefits from both systems that they were receiving on December 31, 1974.

An employee's windfall amount may increase because of automatic cost-of-living increases effective in any interim between changeover and his retirement, but after his retirement, it will be frozen and not increased thereafter.

**(15) I left the railroad industry some years ago after acquiring 10**

**years of service, and I also have become insured for social security benefits. Where do I stand under the new benefit structure?**

Your benefits will be awarded and paid in the same way as outlined above for career railroad employees, except for the windfall amount.

Individuals with at least 10 years of railroad service at changeover, who left the industry before the changeover date, will receive the additional amount payable as the windfall component only if they were qualified for a social security retirement benefit in the year that they left the railroad industry. Also, the earnings used to compute any windfall amount payable will be limited to those acquired before leaving railroad service. However, an employee not working in the industry in 1974 who has at least 25 years of rail service at changeover, or a current connection at changeover or at retirement, can qualify for a windfall component under the same terms as a 1974 railroad employee and his windfall would be based on earnings up through 1974.

**(16) If my future annuity does not include this windfall, what did I gain from the social security credits I earned and the taxes I paid before 1975?**

Your social security credits are taken into account in the determination of your tier I railroad retirement benefit. If your railroad retirement and social security taxes in any year from 1951 through 1974 exceed a certain maximum, you may be eligible for a refund of excess retirement taxes which will be paid by the U.S. Railroad Retirement Board upon your retirement.

**(17) Is it to the advantage of an individual who qualifies for both railroad retirement and social security benefits in 1974 to have retired before the changeover date of January 1, 1975?**

It depends on a number of circumstances. Generally speaking, an employee working in the railroad industry in 1974 is better off in regard to the amounts payable if he continues his railroad work after January 1, 1975. Of course, if this terminates the employee's right to a supplemental annuity, that should be taken into account (see question 3).

For former employees, without railroad service in 1974, or 25 years of service in 1974, or a current connection with the rail industry at changeover or retirement, it is probably to their advantage to be retired before January 1, 1975, because this will protect their rights to a dual benefit. However, if such employees are a few years under age 65, and have wives who could qualify for annuities, they will, by retiring before 1975, lose the advantage of the liberalization in wives' annuity requirements provided for those retiring after 1974. Consequently, such persons should visit one of the Board's district offices for advice.

**(18) I retired several years ago. My wife is old enough to receive a wife's annuity, but hasn't stopped working. Is she better off to wait until after 1974 to retire?**

In terms of changes in the new law, there are probably no new advantages or disadvantages for your wife whether she files before or after January 1, 1975. If she was qualified for social security benefits in 1974, her equity in a social security benefit based on her earnings through December 31, 1974, will be retained, regardless of when she retires. But you should contact the nearest Board office for more information.

**(19) My husband died several years ago. Although I am eligible for a railroad retirement widow's annuity, I have kept working and qualified for my own social security benefit even though I am over age 65. Am I better off if I retire before 1975?**

No. In cases such as yours, your benefits under the new railroad retirement laws should be at least equal to, or greater than, those you would receive under the old law; check with a Board office.

**(20) If I start moonlighting on a job covered by social security after 1974, but can't ever qualify for a social security benefit, what do I get in return for the social security taxes I pay?**

If your earnings from your railroad job are less than the maximum amount creditable for retirement benefits, the social security credits earned from your moonlighting job will increase your retirement credits for tier I railroad retirement benefits.

If your earnings from both jobs exceed the maximum creditable for retirement benefits in any year after 1974, your excess social security taxes for the year will be refunded if you apply for them on your income tax return in the same way that nonrailroad employees

*(Please turn to page 20)*

## National Agreement Book

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Copies of the **Master National Agreement Book** are priced at $5.95 if ordered before Jan. 1, 1975; and $7.95 after that date. Orders must be postmarked Dec. 31, 1974 or earlier to receive the discount price. To order, please fill out the coupon below, and mail with check or money order payable to R. T. Bates.

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Title_____ Local No._____

Address_____

City_____

State and Zip_____

Send order with payment to **R. T. Bates, Secretary-Treasurer, Brotherhood of Railroad Signalmen, 601 W. Golf Rd., Mt. Prospect, IL 60056**

# News from Canada

## Settlement reached on Canadian railways

A memorandum of settlement between the Canadian railways and employees represented by the Associated Railway Unions was signed on Nov. 7, 1974. In general, the settlement provides a 15% wage increase, and a $350 lump sum payment to railway employees to cover increased living costs in 1974. This setttlement calls for renewal of existing collective agreements for one year. **John E. Platt,** vice-president, Brotherhood of Railroad Signalmen, signed the memorandum of settlement for the BofRS. Excerpts from the memorandum are as follows:

**Wages.** For all other employees [not road service] each collective agreement shall, effective on the renewal date applicable to such agreement, be amended to provide for a wage increase of 15%, 5% of which shall be converted to an across-the-board increase expressed in the same cents per hour for all employees covered by this Memorandum of Settlement. The cents per hour cost calculation shall be equivalent to a 5% general wage increase. This 15% increase shall be distributed by applying on the renewal date applicable to such agreements a wage increase of 10% on all basic hourly, daily, weekly and mileage rates of pay in effect on the expiration date of such agreements and the cents-per-hour increase resulting from the conversion of the remaining 5% will be added to the rates of pay which result after the 10% increase has been applied.

Switch heaters on the Canadian National's Prairie Region use propane gas. The storage tanks at power switch locations are filled from a work train carrying propane in bulk capacity tanks.

**Lump Sum Payment.** Employees covered by this Memorandum of Settlement who are in the service on the date the Memoranda of Agreement are signed will receive a lump sum payment not to exceed $350.00 provided they have compensated service in each pay period in 1974 prior to the date of signing such memoranda. For employees who do not have service in each such pay period the lump sum payment will be pro rated on the basis of the number of pay periods in which service was performed in that year.

**Cost-of-Living Adjustment for Agreements Which Expire on December 31, 1975.**

*(Please turn to page 26)*

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**years of service, and I also have become insured for social security benefits. Where do I stand under the new benefit structure?**

Your benefits will be awarded and paid in the same way as outlined above for career railroad employees, except for the windfall amount.

Individuals with at least 10 years of railroad service at changeover, who left the industry before the changeover date, will receive the additional amount payable as the windfall component only if they were qualified for a social security retirement benefit in the year that they left the railroad industry. Also, the earnings used to compute any windfall amount payable will be limited to those acquired before leaving railroad service. However, an employee not working in the industry in 1974 who has at least 25 years of rail service at changeover, or a current connection at changeover or at retirement, can qualify for a windfall component under the same terms as a 1974 railroad employee and his windfall would be based on earnings up through 1974.

**(16) If my future annuity does not include this windfall, what did I gain from the social security credits I earned and the taxes I paid before 1975?**

Your social security credits are taken into account in the determination of your tier I railroad retirement benefit. If your railroad retirement and social security taxes in any year from 1951 through 1974 exceed a certain maximum, you may be eligible for a refund of excess retirement taxes which will be paid by the U.S. Railroad Retirement Board upon your retirement.

**(17) Is it to the advantage of an individual who qualifies for both railroad retirement and social security benefits in 1974 to have retired before the changeover date of January 1, 1975?**

It depends on a number of circumstances. Generally speaking, an employee working in the railroad industry in 1974 is better off in regard to the amounts payable if he continues his railroad work after January 1, 1975. Of course, if this terminates the employee's right to a supplemental annuity, that should be taken into account (see question 3).

For former employees, without railroad service in 1974, or 25 years of service in 1974, or a current connection with the rail industry at changeover or retirement, it is probably to their advantage to be retired before January 1, 1975, because this will protect their rights to a dual benefit. However, if such employees are a few years under age 65, and have wives who could qualify for annuities, they will, by retiring before 1975, lose the advantage of the liberalization in wives' annuity requirements provided for those retiring after 1974. Consequently, such persons should visit one of the Board's district offices for advice.

**(18) I retired several years ago. My wife is old enough to receive a wife's annuity, but hasn't stopped working. Is she better off to wait until after 1974 to retire?**

In terms of changes in the new law, there are probably no new advantages or disadvantages for your wife whether she files before or after January 1, 1975. If she was qualified for social security benefits in 1974, her equity in a social security benefit based on her earnings through December 31, 1974, will be retained, regardless of when she retires. But you should contact the nearest Board office for more information.

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## Retirement Cont'd.

who work for more than one employer apply for excess social security tax refunds.

**(21) Have the amounts of supplemental annuities changed?**

Not really. Previously, a retiree's regular annuity was reduced when he received a supplemental annuity. Though the supplemental annuities ranged from $45 to $70, the reduction in the regular annuity generally meant that the retiree had a net gain of only about $23 to $43. Under the new system, supplemental annuities awarded after changeover range from $23 to $43, but there is no offset in the regular annuity. Thus, there is no real change in the net amount.

**(22) Have the work restrictions for regular railroad retirement annuities changed?**

Retired employees whose earnings exceed a specified annual limit may be subject to a new work restriction. A reduction of $1 for each $2 earned over the annual limit ($2,520 in 1975) applies first to that portion of the employee's tier I benefit based on all his social security earnings plus only his rail earnings after 1974. Additional reductions may be made against the windfall. These reductions do not start to apply until the employee would have been insured under social security on those earnings.

There is no change in the restriction on returning to work for a last employer, or for any railroad employer. This will still prevent payment of retirement benefits under the Railroad Retirement Act.

**(23) Are there any changes in residual death benefits and lump-sum benefits for burial expenses?**

Railroad retirement residual and insurance lump-sum benefits are frozen as of the changeover date. Residual benefits will not be payable on the basis of compensation after 1974. Lump-sum benefits for the burial expenses of employees with less than 10 years of railroad service on the changeover date will be subject to the social security maximum ($255).

**(24) Are amendments to the new Railroad Retirement Act of 1974 expected in the next few years?**

No. In their negotiations railroad management and labor representatives agreed not to propose or support any further changes in the Railroad Retirement Act which would become effective before January 1978. However, any future liberalizations in social security benefits will, by law, automatically apply to railroad retirement beneficiaries.

**(25) Are railroad retirement taxes being increased by this legislation?**

No, railroad retirement taxes on employees continue to be the same as social security taxes on employees. Neither are the retirement taxes employers pay increased by this legislation.

**(26) Is the system no longer in danger of bankruptcy?**

It is anticipated that the changes in the benefit formulas, the reduction in dual benefits, plus the additional funds being provided by the federal government to pay the phase-out costs of the dual benefits, together, will place the railroad retirement system in a reasonably sound financial condition.

# Self-help is here for elderly

### By Sidney Margolius

Services which help elderly people stay in their own homes rather than be pushed into nursing homes with their uneven care and overcommercialization, are increasing. Such aids include "meals on wheels" which in many towns bring meals to incapacitated seniors. Comprehensive medical and other supportive services in the home are operated by the innovative Minneapolis Age and Opportunity Center.

Many of these expanding programs are organized by union-sponsored Senior Citizen and Golden Age Clubs affiliated with the National Council of Senior Citizens. Other community groups such as family service agencies, women's clubs, Girl Scouts, settlement houses, housing co-ops and individual union locals, also have organized special consumer helps for the elderly such as shopping services, car pools to go to clinics, prescription collection services and legal-advice services.

Perhaps the most heart-warming trend is toward self-help and mutual-aid services which aim to provide a feeling of independence.

One of the fastest-spreading services is telephone reassurance, sometimes called "Ring A Day." At prearranged times, volunteers—often seniors themselves—call elderly people living alone. If there is no answer (or in case of an emergency) the caller knows beforehand which doctor, neighbor and relatives to notify. A specialist in problems of widowhood, Dr. Virginia R. Coevering, has written a booklet, *Guidelines for a Telephone Reassurance Service,* published by the Institute of Gerontology, sponsored by University of Michigan and Wayne State University. In the belief that such services can make a vital difference in the lives of isolated elderly people, the Institute, located at 543 Church St., Ann Arbor, Mich. 48104, offers the booklet at no charge.

Perhaps the most innovative self-help program is that operated by the Community Service Society of New York in a moderate-income Queens County neighborhood, Bernard C. Fisher, director of the Society's Department of Community Services, reports. The Jamaica, Queens, Service Program for Older Adults, in 1972, brought together all public and voluntary organizations and the senior-citizen groups to provide services and activity programs with the seniors themselves involved in helping other elderly residents.

A Senior Citizen Advisory Council helped to identify what local older people themselves consider to be their primary needs and interests, Fisher explains. The Council initiated a senior citizens crime prevention program; worked to get free checking accounts for seniors from local banks; helped sponsor health fairs and seminars, and distributed a "health passport" for elderly people—a wallet card recording essential health data which the bearer might need in an emergency. The seniors also helped arrange courses at local colleges in such subjects as consumer education, home operations, crafts and cultural arts.

Fisher points out that not only are seniors helping themselves in such programs but increasingly, they are helping others through the nationwide RSVP (Retired Senior Volunteer Program). RSVP already operates in 600 communities with help from the federal ACTION agency. Anyone 60 or older can be an RSVP volunteer.

The talents, skills and experience of older citizens are a tremendous national resource, says Fisher. The RSVP program sponsored by

his own department is the nation's largest, and SERVE, the CSS pioneering older volunteer program, was the forerunner and model for RSVP.

A 75-year-old woman is one of 35 RSVP volunteers who serves every Thursday at a hospital for the mentally ill, leading geriatric patients in light exercises, dances, songs, games and bingo. Another 73-year-old woman, a former packer in a handbag factory, is an RSVP volunteer at a public school teaching two young children to read. A man of 91 and his wife, who is in her 80's, themselves live in a nursing home and have difficulty walking, but they work in RSVP assembling word game kits used by volunteers to teach children to read.

In conducting neighborhood RSVP programs, Fisher says, RSVP works with many older people's groups—senior centers, church groups, senior citizen clubs in housing projects, etc. For example, a group from Co-Op City in the Bronx serves at a nearby hospital, RSVP volunteers from the La-Guardia Senior Center in Manhattan serve at another hospital; RSVP volunteers from a Brooklyn church make daily telephone calls to some 200 homebound persons.

One of the most interesting programs in these days of high price tags, is a Recycle and Salvage Workshop started by a senior center. Some 20 representatives and six senior clubs participated in learning how to make practical items from discarded materials.

## Tax refunds may not be upheld by IRS

The Internal Revenue Service has provided an explanation for those railroad employees who have been or are considering asking for an income tax refund based on previously withheld railroad retirement taxes. IRS Public Affairs division has requested the assistance of the Railroad Retirement Board in reaching as many railroad employees as possible to reduce the number of claims and inquiries in this refund matter. The following information is furnished by IRS:

Some employees covered by the Railroad Retirement Tax Act have been filing claims with the Internal Revenue Service for refund of income taxes based on their excluding previously withheld railroad retirement taxes from their compensation.

It appears that the claims are prompted by publicity as to the filing of claims by U.S. Government employees seeking refund of income taxes based on their excluding that part of their compensation withheld and contributed to the U.S. Civil Service Retirement and Disability Fund. In addition, there are pending court cases on this issue.

Section 275 of the Internal Revenue Code prohibits the deduction of certain taxes, including withheld railroad retirement taxes, in computing taxable income for income tax purposes. The IRS will, therefore, not allow claims for refund based on the exclusion or deduction of railroad retirement taxes from compensation.

Taxpayers should not reduce income on their income tax returns by deducting or excluding their deductions for Railroad Retirement Taxes. The IRS will identify returns reflecting such deductions or exclusions under its "Unallowable Items Program." The reduction in income will not be allowed.

Annuity or pension payments received pursuant to the Railroad Retirement Act of 1937, as amended (other than the supplemental annuity payments received pursuant to section 3(j) of the Act), are not includible in the gross income of the recipient.

With respect to the issue involving U.S. Government employees, on April 26, 1972, the IRS ruled (Rev. Rul. 72-260, C.B. 1972-1, 22), that the portion of a United States Government employee's compensation that is withheld and contributed to the U.S. Civil Service Retirement and Disability Fund is income in the taxable year withheld and contributed just as if it were paid to the employee directly.

On November 23, 1973, the U.S. District Court for the Eastern District of Michigan decided this issue in favor of the Government in the case of *George J. and Marian M. Hogan v. U.S.* (Civil No. 38636). The Court held that plaintiff's contributions to the Retirement Fund, which were withheld from his U.S. Government pay are includible in income for Federal income tax purposes for the year in which they were withheld. This case has been appealed by the plaintiffs but it may be years before the issue is finally resolved.

# News About Members

BESSEMER & LAKE ERIE: **R. D. Flinn,** signal maintainer, Saxonburg, PA, and general chairman for B&LE Grand Lodge Local 200, received a 25-year service award at the railroad's annual picnic on June 8, 1974. **C. H. Hayes,** signal maintainer, at Greenville, PA, and a member of Grand Lodge Local 200, received a 40-year service award at the same picnic.

CHESSIE SYSTEM: **C. L. Stunkle,** signal maintainer at Frederick, MD, retired February 1, 1974. **Carl W. Lemke,** signal helper at North Judson, IN, retired June 1, 1973 after 24 years service with the railroad. He is a member of Gateway Local No. 135.

LONG ISLAND: **G. W. Riechers,** signal maintainer, has retired. He is a member of Aeriel Local No. 56. **F. X. Sullivan,** signalman, has retired. Brother Sullivan is a member of Aeriel Local No. 56.

MAINE CENTRAL: **L. P. Caret,** signal maintainer, was awarded a 25-year service pin. **F. E. Pickens,** signalman, has been awarded a 25-year service pin as well as **J. H. Rand,** signal testman. All three brothers are members of Local No. 115.

NORFOLK & WESTERN: **Raymond E. Dillon,** signal maintainer, Radford Division, at Pulaski, VA, retired in September 1973. **Thomas L. Judd,** signal maintainer, Shenandoah Division, of Luray, VA, retired September, 1973. Brothers Dillon and Judd are members of Goodwin Local No. 77. **Oscar B. Little,** signalman, Decatur, IL, retired in November, 1973. Brother Little is a member of Wabash Local No. 55. **James A. Totty,** leading signalman,

*(Please turn to page 22)*

## NAM Cont'd

at Roanoke, VA, retired June, 1973. Brother Totty is a member of Goodwin Local No. 77. Two other members of Local No 77 have retired. They are, **Simon Akers,** assistant signalman, at Roanoke, (Aug. 1973) and **Joseph M. Dodd,** leading signalman, Roanoke, VA, (Aug. 1973). **Clarence K. Russell,** signal maintainer at Tipton, IN, retired September, 1973. Brother Russell is a member of Local 169.

ROCK ISLAND: **Alfred B. Richards,** signal maintainer, Illinois Division, has retired after 43 years of service. He is a member of Rock Island Local No. 183.

SEABOARD COAST LINE: **Charles E. Sweatt,** supervisor, communications and signals, Florence, SC, and a member of Local No. 16, has received his 40-year emblem. These brothers of Local 16 have received 25-year emblems: **Theodore E. Maness, Jr.,** signal maintainer at Florence, SC; **Walter A. Davis,** signal maintainer, Gainesville, FL; **Cuyler O. Stone,** signal maintainer, Tallahasse, FL; **Robert F. Caswell,** signal maintainer, Arlington, GA; **William E. Warren,** signal inspector, Savannah, GA; **James M. Altman,** supervisor, communications and signals, Tampa, FL; **Rufus C. Crews,** signal maintainer, Folkston, GA; **Ben D. Huling,** signal maintainer, Nahunta, GA; **Thomas W. Maulden,** signalman, Savannah, GA; **Rufus G. Milligan,** signal maintainer, Callahan, FL; **Hubert L. Outler,** signal helper, Rincon, GA; **Thomas W. Saville,** signal maintainer, Ragland, AL. **Charles R. Weathers,** signal maintainer, Hialeah, FL, has retired.

UNION PACIFIC: **Wiley H. Brown,** signal maintainer at Kimball, NE, retired September 1, 1973 after completing 37 years of service with the railroad. He is a member of Rock Springs Local No. 8. **E. D. Steward,** signalman, retired in December, 1973, at Las Vegas, NV, after serving 44 years with the railroad. He is a member of Eureka Local No. 19.

**John E. Hansen,** BofRS, research director, took this picture of those attending C&NW Local 168 meeting at Hudson, WI. Front row left to right are: **T. G. Moline,** local 168 grievance committee; **Henry S. Gerth,** general chairman; **C. J. Chamberlain,** BofRS president; and **A. T. Olson,** local chairman. Standing left to right are: **A. C. Lium; A. E. Engebretson, A. T. Kongshaug, R. L. Staves, R. G. Harsh,** secretary; **T. H. Sherley, C. J. Christianson, J. S. Gostonczik, B. J. Bruhling,** and **R. W. Harsh.** Brothers Christianson and Staves received 25-year pins from president Chamberlain. Also, two new members were accepted by Omaha local 168 at its July 24 meeting.

Retirement dinner was held in Joliet, IL for **Al Richards,** retired signal maintainer, Rock Island, at UD interlocking, Joliet. Among the more than 50 members, wives, friends and guests who honored Brother Richards are (left to right): **Witt B. Harwell, Jr.,** BofRS, grand lodge representative, Brother Richards, **Charles W. Peet,** chief signalman, Rock Island lodge No. 183, and **Willis D. Best,** BofRS, vice-president. The money tree at the right was one of many gifts presented to Brother Richards. He began his railroad career in 1930 as a section laborer on the Rock Island and in 1942 transferred to the signal department. Brother Richards advanced to signal maintainer the next year. He has been a maintainer at several interlockings on the Chicago division, and since 1968 he has been the maintainer at the Union Depot plant. Active in BofRS affairs, Brother Richards has served as recording secretary, financial secretary and local chairman.

WESTERN PACIFIC: **Harold E. Aul,** signal maintenance foreman, Winnemucca, NV, has received his 30-year service pin. The following brothers also members of Sacramento Local No. 179 have received 25-year service pins; **Varley M. Boyce,** TSC maintainer, Hayward, CA; and **John W. Hendricks,** signalman at Sacramento, CA. The following members of Sacramento Local No. 179 have received safety award jackets as a result of safe operations for an entire month. They include **L. L. Lawsen,** signal maintainer; **G. L. Nielsen,** signal supervisor; **Kenny Heindman,** relief signal maintainer; and **M. Mooney,** TCS maintainer. **John W. Gavey,** project engineer-assistant valuation engineer, and a specialist in highway-grade crossing protection, has retired.

SOUTHERN PACIFIC: **James H. Goines,** lead signalman, San Joaquin Division, has retired. Brother Goines is a member of Los Angeles Local No. 104.

SANTA FE: **William H. Mitchell,** signal maintainer at La Junta, CO, has retired. **Arvie D. Williams,** signal maintainer at Amarillo, TX, has retired. Brothers Mitchell and Williams are members of Rocky Mountain Local No. 161.

Page 1

U. S. POSTAL SERVICE
**STATEMENT OF OWNERSHIP, MANAGEMENT AND CIRCULATION**
*(Act of August 12, 1970: Section 3685. Title 39. United States Code)*

SEE INSTRUCTIONS ON PAGE 2 (REVERSE)

1. TITLE OF PUBLICATION: The Signalman's Journal
2. DATE OF FILING: Nov. 8, 1974
3. FREQUENCY OF ISSUE: 10 Times per year
4. LOCATION OF KNOWN OFFICE OF PUBLICATION *(Street, city, county, state, ZIP code) (Not printers)*: 213 West Madison St., Waterloo, Jefferson, WI 53594
5. LOCATION OF THE HEADQUARTERS OR GENERAL BUSINESS OFFICES OF THE PUBLISHERS *(Not printers)*: 601 West Golf Rd., Mt. Prospect, IL 60056
6. NAMES AND ADDRESSES OF PUBLISHER, EDITOR, AND MANAGING EDITOR

PUBLISHER *(Name and address)*: Brotherhood of Railroad Signalmen, 601 W. Golf Rd., Mt. Prospect, IL
EDITOR *(Name and address)*: Robert W. McKnight, 601 W. Golf Rd., Mt. Prospect, IL 60056
MANAGER EDITOR *(Name and address)*: None

7. OWNER *(If owned by a corporation, its name and address must be stated and also immediately thereunder the names and addresses of stockholders owning or holding 1 percent or more of total amount of stock. If not owned by a corporation, the names and addresses of the individual owners must be given. If owned by a partnership or other unincorporated firm, its name and address, as well as that of each individual must be given.)*

| NAME | ADDRESS |
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| Brotherhood of Railroad Signalmen | 601 West Golf Road Mt. Prospect, IL 60056 |

8. KNOWN BONDHOLDERS, MORTGAGEES, AND OTHER SECURITY HOLDERS OWNING OR HOLDING 1 PERCENT OR MORE OF TOTAL AMOUNT OF BONDS, MORTGAGES OR OTHER SECURITIES *(If there are none, so state)*

| NAME | ADDRESS |
|---|---|
| None | |

9. FOR OPTIONAL COMPLETION BY PUBLISHERS MAILING AT THE REGULAR RATES (Section 132.121, Postal Service Manual)

39 U. S. C. 3626 provides in pertinent part: "No person who would have been entitled to mail matter under former section 4359 of this title shall mail such matter at the rates provided under this subsection unless he files annually with the Postal Service a written request for permission to mail matter at such rates."

In accordance with the provisions of this statute, I hereby request permission to mail the publication named in Item 1 at the reduced postage rates presently authorized by 39 U. S. C. 3626.

(Signature and title of editor, publisher, business manager, or owner)

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| 11. EXTENT AND NATURE OF CIRCULATION | AVERAGE NO. COPIES EACH ISSUE DURING PRECEDING 12 MONTHS | ACTUAL NUMBER OF COPIES OF SINGLE ISSUE PUBLISHED NEAREST TO FILING DATE |
|---|---|---|
| A. TOTAL NO. COPIES PRINTED *(Net Press Run)* | 16,000 | 17,000 |
| B. PAID CIRCULATION 1. SALES THROUGH DEALERS AND CARRIERS, STREET VENDORS AND COUNTER SALES | None | None |
| 2. MAIL SUBSCRIPTIONS | 11,550 | 11,866 |
| C. TOTAL PAID CIRCULATION | 11,550 | 11,866 |
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| 2. COPIES DISTRIBUTED TO NEWS AGENTS, BUT NOT SOLD | None | None |
| E. TOTAL DISTRIBUTION *(Sum of C and D)* | 15,550 | 16,580 |
| F. OFFICE USE, LEFT-OVER, UNACCOUNTED, SPOILED AFTER PRINTING | 450 | 420 |
| G. TOTAL *(Sum of E & F—should equal net press run shown in A)* | 16,000 | 17,000 |

I certify that the statements made by me above are correct and complete. *(Signature of editor, publisher, business manager, or owner)*: Robert W. McKnight

PS Form 3526 July 1971

## Philadelphia Local 18 met in January

Chief Signalman **M. Whalen** called the meeting of Penn Central local 18 to order in the Green Tree Tavern in Philadelphia. There were 20 members present. **Jimmy Brennan** read the minutes of the last meeting. They were accepted and approved as read.

**Dave Semmens,** head of the Grievance Committee, gave a report of cases that have been filed against Penn Central for violation of our Agreement. He also informed the members that FRA has checked into the reported bad lighting at Broad Suburban Tunnel. This hazardous condition has been with us for some time. But Local Chairman Semmens has assured us that steps have already been taken to improve this condition. We can now safely say that we can see "some light at the end of the tunnel."

The Local Chairman has not had an assistant in the past months. The Chief, according to our By-Laws, appointed one of the members to fill this post. We are happy to say that **John Hendricks** accepted the position.

A vote was taken, by secret ballot, for a dues raise. The raise was approved by a majority of the members in attendance.

The Chief appointed a special Committee to study our present By-Laws and make recommendations for changes. The committee will be headed by John Hendricks and will look into matters concerning this Local.

Financial Secretary, **G. Ott,** gave a financial report. The members voted to accept the report and pay all bills.

**J. A. Morrissey** is off sick. We wish him well and hope to see him back at work soon.

Chief Signalman Whalen would like to hear from all our retired members. We would like to have an up-to-date record of all addresses and phone numbers so that we will be able to get in touch whenever we have any social functions. Please send information to M. F. Whalen, 1125 Garfield Ave., Havertown, PA 19083.

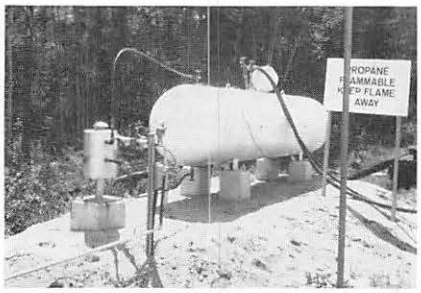
*M. F. Whalen*
*Chief Signalman*

# News from Canada

## Settlement reached on Canadian railways

A memorandum of settlement between the Canadian railways and employees represented by the Associated Railway Unions was signed on Nov. 7, 1974. In general, the settlement provides a 15% wage increase, and a $350 lump sum payment to railway employees to cover increased living costs in 1974. This setttlement calls for renewal of existing collective agreements for one year. **John E. Platt,** vice-president, Brotherhood of Railroad Signalmen, signed the memorandum of settlement for the BofRS. Excerpts from the memorandum are as follows:

**Wages.** For all other employees [not road service] each collective agreement shall, effective on the renewal date applicable to such agreement, be amended to provide for a wage increase of 15%, 5% of which shall be converted to an across-the-board increase expressed in the same cents per hour for all employees covered by this Memorandum of Settlement. The cents per hour cost calculation shall be equivalent to a 5% general wage increase. This 15% increase shall be distributed by applying on the renewal date applicable to such agreements a wage increase of 10% on all basic hourly, daily, weekly and mileage rates of pay in effect on the expiration date of such agreements and the cents-per-hour increase resulting from the conversion of the remaining 5% will be added to the rates of pay which result after the 10% increase has been applied.



Switch heaters on the Canadian National's Prairie Region use propane gas. The storage tanks at power switch locations are filled from a work train carrying propane in bulk capacity tanks.

**Lump Sum Payment.** Employees covered by this Memorandum of Settlement who are in the service on the date the Memoranda of Agreement are signed will receive a lump sum payment not to exceed $350.00 provided they have compensated service in each pay period in 1974 prior to the date of signing such memoranda. For employees who do not have service in each such pay period the lump sum payment will be pro rated on the basis of the number of pay periods in which service was performed in that year.

**Cost-of-Living Adjustment for Agreements Which Expire on December 31, 1975.**

*(Please turn to page 26)*

**Safetran**

**SWITCH ADJUSTING WRENCHES**

**TOUGH . . . made of the highest grade forged steel**

The jaws are wide enough, and are attached to the handle at the proper angle, to overcome the tendency to slip off the nut. Strong enough to stand a very heavy pull without opening or breaking. The handle can be used as a pin to hold a crank in its stand and keep it in service when pin is removed for examination, repair or replacement.

**For details and ordering information see Safetran Catalog Section 13-B**

**Safetran Systems Corporation**

7721 National Turnpike • Louisville, KY 40214 • (502) 361-1691

# Determine your rights under FELA

Members who are injured on the job and the dependents of those members who have been killed or have died as the result of such injuries should by all means ascertain their rights and benefits under the Federal Employers' Liability Act before attempting any settlement with the railroad.

Below is a list of attorneys who, on the basis of information made available to us, are competent to give full information and assistance to those in need of it.

This list is compiled and maintained on the strength of information furnished us by both attorneys and members. The accuracy of the list that we will publish from time to time depends entirely on the information furnished us. Therefore, everyone concerned is urged to keep us informed regarding cases handled, nature of the case, terms of the settlement, commendations, criticisms, etc.

**This information should be forwarded to C. J. Chamberlain, president, Brotherhood of Railroad Signalmen, 601 West Golf Road, Mt. Prospect, IL 60056.**

**Aurora, CO 80010**
John J. Rossi, Morrisard & Rossi, 1901 Peoria St., Suite 202
Tel. (303) 364-9369

**Baltimore, MD 21202**
Savage, Jones, Tingle & Schwartzman, 10 Light St., 30th Floor, Maryland National Bank Bldg.
Tel. (301) 685-2713

**Bergenfield, NJ 07621**
Charles J. Tyne, 104 North Washington Ave.
Tel. (201) 384-9433

**Birmingham, AL 35203**
Rives, Peterson, Pettus, Conway & Burge, 800 First National-Southern Natural Bldg., 1900 Fifth Ave., North
Tel. (205) 328-8141

**Boston, MA 02108**
Francis H. Farrell, Suite 701, Old South Bldg.
294 Washington St.
Tel. (617) 542-3270

**Chicago, IL 60602**
Henslee, Monek and Henslee, 120 Madison Bldg.
Tel. (312) 782-5925

**Cleveland, OH 44114**
Gaines & Stern Co. L. P. A.
1700 Investment Plaza,
1801 East 9th St.
Tel. (216) 696-4666

**Denver, CO 80202**
Alex Stephen Keller,
316 Symes Bldg.
Tel. (303) 255-2603

**Denver, CO 80030**
Ratner, Mattox, Ratner, Ratner & Barnes, 3090 West 72nd Ave., Westminster
Tel. (303) 427-1414

**Houston, TX 77002**
George L. Schmidt, Schmidt, Matthews & Madigan, Houston Bar Center Bldg., 723 Main St., Suite 810
Tel. (713) 233-4466

**Indianapolis, IN 46204**
Edward J. Erpelding,
111 Monument Circle, Suite 500
Tel. (317) 632-4437

**Kansas City, MO 64105**
Norman R. Jones, Suite 1420, Commerce Tower, 911 Main St.
Tel. (816) 421-5411

**Kansas City, KS 66101**
Ratner, Mattox, Ratner, Ratner & Barnes, 804 Huron Bldg.
Tel. (913) 321-2619

**Los Angeles, CA 90013**
Clifton Hildebrand, 304 South Broadway, Suite 424
Tel. (213) 629-2214

**Los Angeles, CA 90036**
Bodle, Fogel, Julber, Reinhardt and Rothschild, 5900 Wilshire Blvd., Suite 2600
Tel. (213) 937-6250

**Miami Beach, FL 33141**
Hastings, Goldman & Forman
300 71st St., Suite 530
Tel. (305) 377-9481

**Minneapolis, MN 55402**
Rerat, Crill, Foley & Boursier, 656 IDS Center, 80 South Eighth St.
Tel. (612) 339-9231

**New York, NY 10017**
Elkind, Lampson & Sable
122 East 42nd Street
Tel. (212) 986-4921

**Oakland, CA 94612**
Frederick L. Nelson; Hildebrand, McLeod & Nelson, Inc.
1212 Broadway
Tel. (415) 451-6732

**Pittsburgh, PA 15219**
Evans, Ivory & Evans,
711 Frick Bldg.
Tel. (412) 471-3740

**Portland, OR 97204**
Carlton R. Reiter
Reiter, Wall, Bricker & Zakovics, P.C.
1200 Wilcox Building
Tel. (503) 226-1151

**Salt Lake City, UT 84101**
Wayne L. Black, Suite 400, Ten West Third South St.
Tel. (801) 328-9741

**San Antonio, TX 78205**
George L. Schmidt, 1500 NBC Bldg.
Tel. (512) 227-7565

**Syracuse, NY 13202**
J. Murray Dunn,
707 State Tower Bldg.
Tel. (315) 422-0303

**Tucson, AZ 85719**
John P. Somers, 2016 East Broadway
Tel. (602) 623-6111

**Vicksburg, MS 39180**
Ramsey, Bodron & Thames, Suite 7, First National Bank Bldg.
Tel. (601) 636-5561

**Wichita, KS 67201**
Ratner, Mattox, Ratner, Ratner & Barnes, 444 North Market, P.O. Box 306
Tel. (316) 262-6423

**Wichita, KS 67202**
John C. Frank,
615 Union National Bldg.
Tel. (316) 264-0346

(i) In the event that the average CPI index (Canada, All Items) for the first ten months of 1975, inclusive, exceeds the same index for the first ten months of 1974, inclusive, by more than 10%, the following wage adjustments will take place.

(ii) Three-quarters (¾) of the excess amount determined in Item (i) above, calculated as a percentage increase on the index for the first ten months of 1974, will be applied effective January 1, 1975 to all basic rates of pay in effect on December 31, 1974.

(iii) Irrespective of whether the calculation in Item (i) results in a wage adjustment, when the 1975 annual average CPI (Canada, All Items) becomes available (middle of January, 1976), an adjustment will be made, if necessary, to ensure that the eventual cost-of-living component of the 1975 wage increase will be no less, in percentage terms, than the amount by which the 1975 CPI index exceeds the 1974 index. Any necessary adjustment will be made effective January 1, 1975 on basic rates of pay in effect on December 31, 1974.

**NOTE:** For Agreements with an expiry date later than December 31, 1975, any adjustment necessary by this C.O.L.A. calculation shall be made on the same date as Agreements expiring December 31, 1975 and shall be retroactive to the effective date of those Agreements expiring later than December 31, 1975.

**Shift Differentials.** Effective on the renewal dates of existing collective agreements employees whose regularly assigned shifts commence between 1400 and 2159 hours shall receive a shift differential of 15¢ per hour, and employees whose regularly assigned shifts commence between 2200 and 0559 hours shall receive a shift differential of 20¢ per hour. Overtime shall not be calculated on the shift differential nor shall the shift differential be paid for paid absence from duty such as vacations, general holidays, etc.

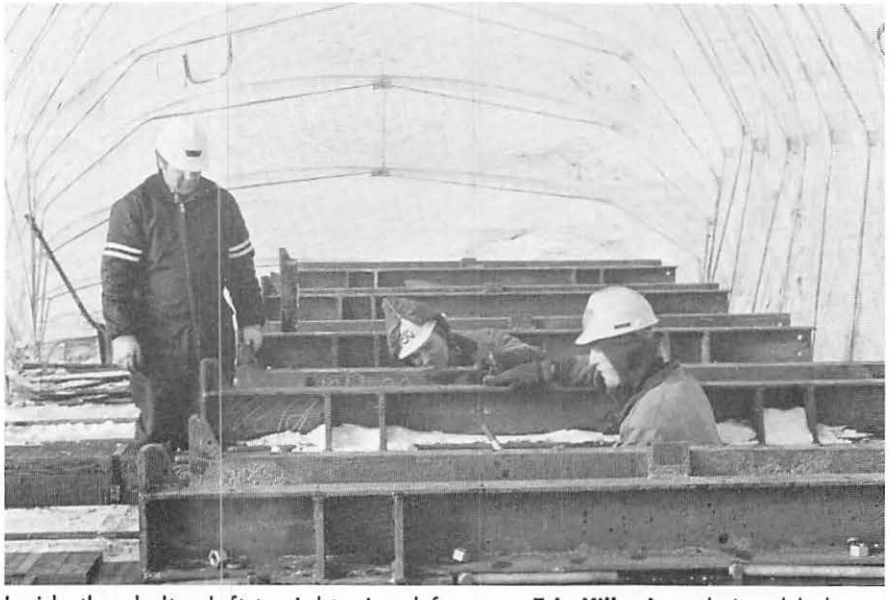
**LIFE INSURANCE UPON RETIREMENT.** An employee who retires from the service of the Company subsequent to the renewal dates of existing collective agreements will, provided he is sixty years of age or over and has not less than ten years' cumulative compensated service, be entitled, upon retirement, to a $1,000 life insurance policy, fully paid up by the Company.

**ANNUAL VACATIONS.** Effective January 1, 1975, existing annual vacation provisions will be amended to provide for: Three weeks' vacation after 5 years' service; four weeks' vacation after 15 years' service, and six weeks' vacation after 30 years' service. In the application of the six-week provisions the Company will have the option of:

(a) scheduling an employee for five weeks' vacation with the employee being paid for the sixth week at pro rata rates; or

## Signalmen can work away from winter winds at Winnipeg, Manitoba, Canadian National yard

This giant, portable shelter above, consisting of steel hoops covered with opaque plastic, protects signal workers from sub-zero temperatures while assembling new retarders at Symington Yard. Temperatures inside the shelter are 25 to 30 degrees warmer than outside. Known as a "Slinky" because of its resemblance to the toy of the same name, it is 51 feet long, 17 feet wide and 12 feet high.



Inside the shelter left to right, signal foreman **Eric Kilbrai,** and signal helpers **Adrian Ashley** and **Allan Mott** bolting down intermediate retarder beams to timbers. Brothers are members of Winnipeg Centre local No. 12.

(b) splitting the vacation on the basis of five weeks and one.

**EMPLOYEE BENEFIT PLANS—LIFE INSURANCE AND SICKNESS BENEFITS**

**Life Insurance.** Effective on the renewal dates of the existing collective agreements, the group life insurance coverage to be increased from $4,500 to $7,000 for employees who have compensated service with the Company on or subsequent to such renewal dates.

**Sickness Benefits.** (i) Effective January 1, 1975, the sickness benefit payments for claims which originate on or after that date will be amended to conform with the U.I.C. criteria for sickness benefit payments, which payments are expected to be $123 per week.

(ii) Effective January 1, 1975, sickness benefit payments will commence for eligible employees from the first day in case of accidental injury, from the first day of sickness if hospitalized, and from the fourth day in other cases of sickness.

(iii) Effective January 1, 1975, Item 3 under the heading "Limitations" of the Employee Benefit Plan Supplemental Agreement Insurance Policy shall be amended to include pay for statutory holidays.

(iv) Where necessary, provision will be made in the Benefit Plan for employees who are on bereavement leave or on Company-compensated jury duty, or Union officers on temporary leave of absence (for whom a premium has been paid) to be eligible for weekly indemnity benefits, effective for disabilities which originate on or after January 1, 1975.

**TRANSLATION OF COLLECTIVE AGREEMENTS.** Effective January 1, 1975, the Railways, where necessary, will undertake to translate into French, collective agreements between the parties signatory to this Memorandum of Settlement.

**PENSIONS — CANADIAN PACIFIC LIMITED, CANADIAN NATIONAL RAILWAYS.** The 2% per annum formula, agreed to on March 16, 1973 under the earlier settlement between the parties concerned, is now extended as follows:

1(a)—In the Canadian National Pension Plan the formula will be applied to allowable service under the said plan on and after January 1, 1935;

In the Canadian Pacific Pension Plan the formula will be applied to allowable service under the said Plan on and after January 1, 1937.

Extension of the 2% per annum formula, referred to in item 1(a) and (b) hereof, will apply to employees represented by the aforementioned Unions as follows:

(i) such employees who, not having attained the age of 65 years preior to January 1, 1975, retire from the Companies' service after January 1, 1975; or

(ii) such employees who on or after January 1, 1975 die while in service; or

(iii) such employees who on or after January 1, 1975 otherwise separate from the service of the Companies and are eligible for a vested pension under existing pension rules of the Companies.

The extension of the "2% formula" will continue to include the "maximum 35 years allowable service or equivalent" formula as follows:

(i) employees who join the service on or after January 1, 1956 will be restricted to the accumulation of a maximum of 35 years allowable service under the pension plan.

(ii) Subject to sub-clauses (iii) and (iv) hereof, employees with allowable service prior to January 1, 1956 will acquire maximum allowable service not to exceed 70 units, calculated as follows:

| **Allowable Service** | |
|---|---|
| **Canadian National** | **Units** |
| In respect of each year up to December 31, 1934 | 1½ |
| In respect of each year from January 1, 1935 | 2 |
| **Canadian Pacific** | |
| In respect of each year up to December 31, 1936 | 1⅛ |
| In respect of each year from January 1, 1937 | 2 |

(iii) employees who at December 31, 1974 will then have accumulated 70 or more units resulting from sub-clause (ii) above will be restricted to a maximum accumulation of 70 units.

(iv) employees who have accumulated 70 units prior to January 1, 1975 under the terms of Agreement dated March 16, 1973 and in respect of whom pension contributions have ceased to be payable will not be allowed to increase such accumulation of units through the application of sub-clause (ii) above.

(v) pension contributions by employees referred to in sub-clauses (i) and (ii) shall cease to be payable upon acquiring the maximum allowable service as outlined herein; employees covered by sub-clause (iii) shall cease to make pension contributions as of December 31, 1974.

Pensions will be calculated on the average earnings of the last 60 months of service preceding age 65 years or retirement, if earlier, or best 5 consecutive calendar years, notwithstanding pension contributions may have ceased to be payable under the foregoing provisions of this Agreement.

The pension benefit improvement as herein described will be incorporated in the package settlement to be negotiated with each of the bargaining agents.

In respect of the employees represented by each bargaining agent, the pension benefit improvement described in this Memorandum will be implemented, with effect from January 1, 1975, following signature of the Collective Agreement or Collective Agreements to be made with each bargaining unit.

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Getting out The Signalman's Journal is no picnic.

IF we print jokes, people say we are silly;

IF we don't, we are too serious.

IF we stick close to the office, we ought to be out in the field getting material;

IF we get out, we should be on the job in the office.

IF we don't print contributions, we don't appreciate genius;

IF we do, the magazine is filled with junk!

IF we edit the other fellow's write-up, we're too critical;

IF we don't, we're lazy.

IF we clip items from other papers or magazines, we are too lazy;

IF we don't, we have to write our own material.

Now, likely as not, some fellow will say we swiped this from another magazine.*

*WE DID.

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# The Brotherhood of Railroad Signalmen Group Insurance Trust Family Life Plan

Since our inception, the Brotherhood of Railroad Signalmen has always believed in the importance of personal security for its members and their families. Now, after more than two years of development, the BRS is extremely proud to announce a valuable new benefit that has been exclusively designed to meet the needs of our members. A program of Group Term Life Insurance for the entire family. Through the creation of a permanent Brotherhood of Railroad Signalmen Group Insurance Trust, we feel we have provided higher and broader benefits at competitive low rates. (i.e., $5,000 life benefit under age 30—$3.00 quarterly).

The purchasing power of our nearly 14,000 members allows us to provide a program of life insurance that combines a choice of benefits up to $25,000 for all eligible members under age 70 with a special $5,000 Guaranteed Issue provision for all eligible members under age 55 . . . NO PHYSICAL . . . NO HAZARDOUS DUTY EXCLUSIONS.

## OPEN CHARTER ENROLLMENT

**WHO IS ELIGIBLE TO APPLY**—During this Special Charter Enrollment Period, all active members under age 70 may apply for $5,000, $10,000, $15,000 or $25,000. After this Charter Enrollment only those under age 60 are eligible.

If you wish, you may also insure your spouse for $2,500 if he or she is under age 70 (under age 60 after the Charter Enrollment). Also all unmarried dependent children ages 6 months to 23 years may be insured for $1,000 ($100 age 14 days to 6 mos.). A single premium of $1.05 quarterly covers *all* eligible children in a family.

### SPECIAL GUARANTEED ISSUE PROVISION
### (AVAILABLE ONLY DURING THE CHARTER ENROLLMENT)

All members under age 55 who have been actively employed full-time for the past 60 days are guaranteed the issuance of $5,000 of insurance providing 400 members have applied during this Charter Enrollment Period.

For those applying for the $5,000 Guaranteed Issue coverage, simply fill out *only the shaded portion* of the application. No other proof of insurability is required.

For those applying for family coverage or additional benefits above the $5,000 plan, you must *completely* fill out the application . . . but, the *first* $5,000 of coverage for yourself will still be provided under this Special Guaranteed Issue Provision.

**EXCLUSIONS**—Benefits are payable for death as the result of any cause. Suicide is covered after insurance has been in force for 2 years.

**WAIVER OF PREMIUM**—If an insured prior to age 60 becomes permanently and totally disabled for 9 consecutive months, the insurance will be kept in force without further payment of premiums while the disability continues.

**CONVERSION PRIVILEGE**—An insured member may convert his coverage without evidence of insurability subject to the policy provisions. Your dependents may also convert when you do or upon your death.

**BENEFICIARY**—A member may name anyone as beneficiary and may change the beneficiary at any time by making written application.

**RENEWAL SAFEGUARDS**—As long as you (1) continue your membership in the Brotherhood of Railroad Signalmen, (2) pay your premium and (3) the master policy remains in force, your insurance cannot be terminated and coverage is renewable through age 74.

### HOW TO APPLY

1. Complete the shaded portion of the application for the $5,000 Special Guaranteed Issue Coverage on yourself.
2. If you desire additional coverage for yourself or you wish to add your spouse or children, complete the remainder of the application form.
3. Mail the application with your check for the first Quarterly premium made payable to the:

**BROTHERHOOD OF RAILROAD SIGNALMEN GROUP INSURANCE TRUST FUND**

Group Insurance Trust Administrator
180 N. La Salle St., Suite 3220, Chicago, IL 60601
312/726-9122

*This application does not apply to residents of Maryland, Ohio or Texas. Further information will be mailed to residents of these states in the next few weeks.*

### QUARTERLY PREMIUMS*

| | MEMBER | | | | SPOUSE | CHILD(REN) |
|---|---|---|---|---|---|---|
| | $5,000 | $10,000 | $15,000 | $25,000 | $2,500 | $1,000 |
| under 25 | 2.85 | 5.70 | 8.55 | 14.25 | 1.00 | |
| 25-29 | 3.00 | 6.00 | 9.00 | 15.00 | 1.05 | |
| 30-34 | 3.25 | 6.50 | 9.75 | 16.25 | 1.15 | |
| 35-39 | 4.20 | 8.40 | 12.60 | 21.00 | 1.50 | |
| 40-44 | 6.20 | 12.40 | 18.60 | 31.00 | 2.15 | |
| 45-49 | 9.55 | 19.10 | 28.65 | 47.75 | 3.35 | |
| 50-54 | 14.85 | 29.70 | 44.55 | 74.25 | 5.20 | |
| 55-59 | 23.15 | 46.30 | 69.45 | 115.75 | 8.10 | |
| 60-64 | 32.80 | 65.60 | 98.40 | 164.00 | 12.20 | |
| 65-69 | 52.70 | 105.40 | 158.10 | 263.50 | 18.50 | |
| 70-74 | 81.50 | 163.00 | 244.50 | 407.50 | 24.95 | |

Additional premium for children: A single premium of $1.05 quarterly insures all eligible children ages 6 mos. to 23 yrs. for $1,000 each. Ages 14 days to 6 mos., $100 each.

**Premiums are based on member's age (use member's age for spouse premium) on effective date and increases on the anniversary date following the member's entrance into each succeeding age bracket as shown above.*

**Note:** The Brotherhood of Railroad Signalmen Group Insurance Trust Family Life Plan is for the benefit of members of the Brotherhood. No funds of the Brotherhood of Railroad Signalmen are expended for the operation of this insurance trust family life plan.

**Tear out and mail today**

# BROTHERHOOD OF RAILROAD SIGNALMEN INSURANCE TRUST

180 N. La Salle
Suite 3220
Chicago, IL 60601

**CHECK COVERAGE DESIRED**

**MEMBER**

- ☐ $ 5,000
- ☐ $10,000
- ☐ $15,000
- ☐ $25,000

☐ SPOUSE
☐ CHILD(REN)

Bankers Security Life Insurance Society New York, New York 10016
Executive Office: Washington, D.C. 20006

**FOR PLAN OF COVERAGE AS REQUESTED**

1 Full Name (Print) _____ Sex M ☐ F ☐

2 Address _____ City _____ State _____ Zip Code _____

3 Birth Date – Month _____ Day _____ Year _____ Age _____ Height _____ Weight _____

4 Beneficiary _____ Relationship _____
Full Name

5a. What is your occupation and duties? _____

5b. Are you actively performing all the duties of your occupation or profession? Yes ☐ No ☐

5c. Have you been actively engaged in your occupation or profession on a full time basis continuously for the past 60 days? Yes ☐ No ☐

6 If dependents are to be covered, give information below:

| Name | Relationship | Date of Birth | Name | Relationship | Date of Birth |
|---|---|---|---|---|---|
| | | | | | |
| | | | | | |
| | | | | | |

7 Have you or any of your dependents consulted any physician, been advised to have medical treatment or surgery, or been hospitalized during the past five years? Yes ☐ No ☐

8 Are you and your dependents to the best of your knowledge and belief in good health and free from physical impairment and disease? Yes ☐ No ☐

9 If your answer to questions 5 and/or 8 is NO, or to question 7 YES, complete below:

| Name | Condition or Ailment and Dates Treated | Type and Nature of Treatment | Name and Address of Attending Physician | Degree of Recovery |
|---|---|---|---|---|
| | | | | |
| | | | | |
| | | | | |

I understand that the insurance applied for shall not become effective until this application has been approved by the insurer and a certificate of insurance has been issued, and then not as to me if I am not actively engaged in my occupation or profession on a full-time basis, nor as to my dependents if they are hospital confined on the date the insurance would otherwise become effective.

"I hereby authorize any licensed physician, medical practitioner, hospital, clinic or other medical or medically related facility, insurance company, the Medical Information Bureau or other organization, institution or person, that has any records or knowledge of me, or my dependents, or my health, or my dependent's health, to give to the Bankers Security Life Insurance Society any such information.

A photographic copy of this authorization shall be valid as the original."

Signature X _____ Date _____

GL 74-919
BRSL-874a

# Signalman's Worksheet

## A-C track circuits and relays

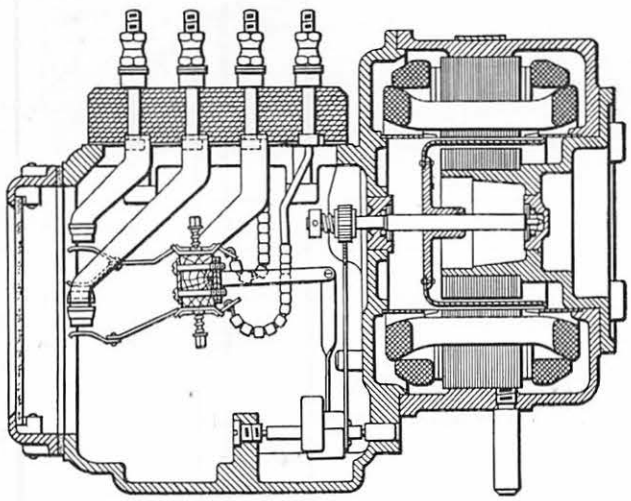

**FIG. 113—Model 2A alternating current relay.**

**Model 2A Relay**

This a-c. relay, Figure 113, was developed to provide a more efficient and more universally applicable relay than those previously used. The circular laminated slotted stator has two distributed windings, one the local, the other the track winding, which carry the out-of-phase currents to produce a rotating magnetic field.

Each winding is made up of two sections. The four leads of each are brought out to binding posts, so the sections of each winding can be connected in series or in multiple as desired in order to meet various operating conditions. A laminated steel core is located inside the stator and is separated from it by a concentric air gap. A cup-shaped metallic non-magnetic rotor, usually made of aluminum, is mounted on a shaft and is free to rotate in the air gap.

The stator's rotating magnetic field flows between the stator and core across the air gap and through the aluminum rotor, inducing eddy currents therein. The attraction between the stator's rotating field and the magnetic field of the eddy currents in the rotor causes the rotor to revolve.

The motor structure, comprising stator, core and rotor, is enclosed in a cast iron compartment. The rotor shaft extends through a small hole in this compartment into the contact chamber of the relay. A pinion on the end of the shaft meshes with a sector, which, in turn, is connected by a link to the contact bar. The sector is counterweighted to produce a counter torque to drive the sector and contact bar to their down positions when current is removed from the relay's track winding.

The Model 2A relay is the most efficient a-c. track relay available. It has been made up in various assemblies and modifications to meet required conditions, such as a 4-way and a 6-way relay. It is available with ordinary operating time— 0.32 second to open front contacts—for use on long track circuits in automatic signal territory; or as a quick-acting relay—0.15 second to open front contacts—for use on relatively short—about 1500 feet or shorter—detector track circuits at interlockings and in subways, where a relay that shunts and picks up fast is required. The Model 2A is available as a two-position or as a three-position relay and also as a frequency selective relay.

**Frequency Selective Track Relays**

The a-c. track relays ordinarily used for track circuits on non-electrified or d-c. electrified railroads are not suitable for track circuit use on railroads employing a-c. for propulsion purposes, since they would operate on the propulsion current if, due to unusual conditions that may occur, the propulsion current should invade the local and track windings of the track relay to a sufficient degree.

Such undesirable conditions can occur due to a broken rail, high resistance bonding between the track rails, or to a cross between the a-c. propulsion power line and the signal power line.

The frequency selective type of track relay was developed to provide a track relay that would operate only on currents in track and local windings having a frequency different from that of the propulsion current. Since railroads in the U.S.A. use 25-cycle current for propulsion purposes, the frequency selective relays were designed to operate on 60 cycles and to be immune to operation by the 25-cycle propulsion current. Note the 60-cycle frequency of the signal current is not an integral multiple of the third harmonic of the 25-cycle frequency of the propulsion current.

Two frequency selective track relays, both of the rotor type and modifications of the Model 2A regular track relay, have been developed by G-R-S, the Model 2A centrifugal frequency track relay and the Model 2A static frequency track relay.

*Information and drawings furnished by General Railway Signal Company.*

# Your Gift Can Be A Job Saver

Imports from low-wage countries are destroying the jobs of hundreds of thousands of American workers in many industries. When Americans lose their jobs they're off payrolls and can't buy what you and other Americans make. The 450,000 members of the International Ladies Garment Workers' Union—80% of them women helping to support families—ask you to insist on this union label when buying practical and lovely apparel gifts for your mother, sweetheart, wife or children. It makes a real difference—*the job you save may be your own!*

**MAKE SURE YOUR APPAREL GIFT CARRIES THIS "MADE IN U.S.A." LABEL**

FOR REPRINT, WRITE UNION LABEL DEPT., INT'L. LADIES GARMENT WORKERS UNION, AFL-CIO, 22 W. 38TH ST., N.Y. 10018 DEPT. LP

Kerite

The Kerite Company, a subsidiary
of Harvey Hubbell Incorporated